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## **I. Potential References of Interest**

### **A. Dialog**

~~ Patent Literature: Inventor search

^ 7/3/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01274059

SYSTEM AND DATA STRUCTURE FOR ACCOUNT MANAGEMENT

SYSTEME ET STRUCTURE DE DONNEES POUR LA GESTION DE COMPTES

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2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK  
DM

DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT  
RO

RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM  
ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC  
NL PL

PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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XRPX Acc No: N2005-490151

**Underwriting account** managing method for **insurance**

**policy**, involves establishing participants, and assigning each  
participant to account, and enabling underwriting decision at account  
level

based on data structure

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GLOBAL

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Inventor: BIRDSSELL J A; CORLESS P J; MCGIFFIN G E;

NANDAN D; RAUCH J R

Patent Family (3 patents, 106 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update	
US 20050187799	A1	20050825	US 2004783841	A	20040220	200561	B
WO 2005081147	A2	20050901	WO 2005EP1819	A	20050218	200561	E
IN 200600890	P3	20070615	WO 2005EP1819	A	20050218	200765	E
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WO 2005081147	A2	EN			

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BW  
BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH  
GM HR  
HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK  
MN MW  
MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM  
TN TR  
TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE  
ES  
FI FR GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT  
RO SD  
SE SI SK SL SZ TR TZ UG ZM ZW

IN 200600890 P3 EN PCT Application WO 2005EP1819

~~ Non-Patent Literature: Full Text

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DIALOG(R)File 16:Gale Group PROMT(R)  
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02104158 Supplier Number: 42726378 (USE FORMAT 7 FOR FULLTEXT)  
How To Establish A Corporate Service Culture  
National Underwriter Life & Health-Financial Services Edition, p30  
Feb 3, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1432

... developing a customer service strategy: market research of  
customers and their service expectations; adjust customer and  
insurance  
service expectations to **match** the company's resources; and clearly  
state and communicate corporate objectives and policies **relating** to  
an effective customer service strategy to all employees.

Comprehensive Market Research

Intensive market research should be conducted on the service  
expectations of customers. From this research, a profile of the **level**  
of **service** expectations should be prepared for various customer  
groups.

The insurer should next focus on major valuable customer groups,  
rank

their financial attractiveness and opportunities for repeat business, and develop a service strategy based on their important expectations and characteristics in relation to the nature of the insurer's business.

Many insurance companies, brokers and agents have considerable difficulty categorizing service expectations into groups, because they serve a wide range of customers. Also, primary insurance companies use agent or broker sales channels that do not provide direct contact with customers.

Insurers with the worst...

...a service strategy. They fail to equal service expectations with price charged for the insurance, and so do not meet service levels of competitors. An accurate indicator of price not matching customer service expectations is the inability to write new insurance policies or to retain existing business in the same price range with equivalent benefits.

The first characteristics to look at within the different customer service groups are financial. How does size of sale and the possibility of repeat sales vary across the segments of customers? Are the total costs of providing service equivalent to or exceeding the expectations of different groups of customers? The answers to these questions provide the basis for a worksheet of the costs and benefits to be provided for...

-- Patent Literature:

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01274059

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ZW

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Detailed Description

Claims

Detailed Description

... customer"will refer to both customers and clients). The account

management system includes a data structure that defines accounts and relates customers to accounts (an "account data structure") so that the accounts include a group of related customers (customers that are included in an account may be referred to as "participants"). This enables relationships among customers, such as families and complex business organizations, to be represented in an efficient and easy to access manner...

...related customers and groups of customers. These business rules may be in the form of application programs that manage an underwriting account for an insurance policy. In particular, a method comprises the steps of establishing a plurality of participants; assigning each participant of the plurality of...

...underwriting decision for an account based upon the business rules. According to an alternate embodiment, a method of managing an underwriting account for an insurance policy comprises the steps of establishing a plurality of participants; assigning each participant of the plurality of participants to an account ...

...to team members for a participant for the account, According to a further alternate embodiment, a method of managing an underwriting account for an insurance policy comprises the steps of establishing a plurality of participants; assigning each participant of the plurality of participants to an account; providing a separate name and address book separate from the pluralities of participants of the account; and providing a service associated with an entity in the name and address book.

[0007] According to one aspect of the present invention a data structure

based on a relational data model comprises an account entity class for instantiating account data objects; a customer entity class for instantiating customer data objects; and an account involvement entity class for instantiating account involvement data objects that each establish a relationship between an instantiated account data object and an instantiated customer data object.

[0008] In another embodiment, the data structure further comprises: an offering entity class for instantiating offering data objects; and an

offering involvement entity...

...customer involvement data

2

objects, the customer role objects defining roles filled between customers as part of the established relationships between the customers.

[0011] In another embodiment, the account involvement entity class is further for instantiating account role objects associated with the account involvement data objects, the account role objects defining roles filled by customers with respect to an account as part of their established relationship with the account.

[0012] Another aspect of the present invention provides a computer readable memory having stored thereon the above...

...receiving insurance data for each of a plurality of customers; creating

an account comprising the customers as participants in the account; making underwriting decisions by applying underwriting rules to the insurance data for the individual participants in the account, and evaluating each underwriting...

...memory, the insurance data for at least one of the plurality of customers includes insurance data for a plurality of insurance policies held or desired by the customer.

[0015] Another aspect of the present invention provides a computer implemented method of making...

...of an account data structure is shown generally in FIG. 2. In this figure, each block represents a group of one or more related entities (an "entity class"). The account data structure 200 may include: an account entity class 210; a customer entity class 220; an offering entity class 230, an account involvement entity class 240 and an offering involvement entity class 250. Relationships among individual instances of the entities in the account entity class ("account data objects") and individual instances of the entities in the customer entity class ("customer data objects") are established and defined by individual instances of the entities in the account involvement entity class ("account involvements") 240. The account



involvement **entity class** may define a **one-to**  
7  
many **relationship** between an account data object and a customer  
data object. Therefore, an account data object may include many  
customer  
data objects. Similarly, **relationships** between customer data  
objects and individual instances of the entities in the offering  
entity  
class ("offering data object") are established...

...302. In this figure, the blocks with shading represent entities.  
The  
account entity class 21 0 may further include an **account group**  
entity 304.

In general, the account entity 302 may store information relating to  
a  
group of one or more...

...account entity may include an account ID attribute as a primary key  
that  
uniquely identifies each account data object. The **account**  
**group** entity 304 may store information relating to  
**groups** of two or more **accounts** data objects and enables  
**relationships** to be formed among the two or more account data  
objects. Each instance of the **account group** entity 304 (each  
an "account group data object") establishes a  
**relationship** among two or more account data objects as an  
**account group**. The **account group** entity allows a  
parent-child **relationship** to be created between account data  
objects. As such, each account data object may have one and only one  
It  
...

...of FIG. 2 are shown in more detail in FIG. 5. In this figure, all  
the  
blocks represent entities. The **account involvement entity**  
**class** 240 may include **one** or more account involvements that  
each establishes a **relationship** among **one** or more  
**customer** data objects and an account data object. The **account**  
involvement entity **class** 240 may include: an **account**  
involvement entity 502 and an account role entity 504. The account  
involvement entity 502 may include an account involvement ID...may  
include a product entity class 602, a service entity class 604, and  
a  
program entity class 608. The product **entity class** 602 may include

one or more entities that store information relating to products offered by providers. The service entity class 604 may include one or more entities that store information relating to services offered by providers. The program entity class 608 may include one or more entities that establish relationships among the offering data objects stored in the product entity class 602 ("product data objects") and the offering data objects stored in the service entity class 604 ("service data objects"). Therefore, the program entity class 608 enables the representation of bundled products and services.

[0075] For the purposes of example, FIG. 7 shows an example of a product entity class for insurance-related offerings 701. However, the product entity class may be implemented to represent any type of product. In this figure, block 706 represents an entity class, while all the other blocks represent entities. The product entity class of FIG. 7 may include a product entity 710. The product entity 710 holds information relating to the various insurance policies offered by insurance providers to customers. Generally each instance of the product entity 710 holds information relating to a...

...for that product. In addition, the product coverage rule entity 712 may include other attributes designed to capture additional information relating to a type of coverage, such as: the state or states and/or country or countries in which the type of coverage is valid. [0081] In addition, the product entity class may include a covered item entity class 706 that stores information relating to a particular item or situation that is to be covered by the product, program or service and that is the subject of the SQPR. The product entity class may also include a covered item involvement entity 704 that establishes relationships between SQPR data objects and individual instances of the covered item entity class (each a "covered item data object"). The...

...for these attributes will link the program associated with the value used for the program ID attribute with the service associated with the value used for the service ID attribute.

[0087] Shown in FIG. 2, the offering involvement entity class 250 may be similar to the **account** involvement entity class shown in FIG. 5, in that a single offering involvement class may establish a **relationship** among customer data objects and offering data objects. However, when an offering **entity** class, such as the **one** shown in FIG. 6 is included in the account data structure, the offering involvement entity class 250 may include a...

...providerdataelement').

Further, the provider entity class 1170 may also include a performer entity 1174 that

stores information relating to an individual provider.

The performer entity 1174 may include a performer ID attribute as a primary key and

may also include a performer role attribute. The performer role may include, underwriter, rater, **underwriter** assistant, and **account** owner. In addition, the performer entity may include attributes such as entity type and entity ID, which will be discussed...

tiered structure.

[00115] In particular, a three-tiered structure according to the present

invention gives insurers the ability to combine **one** or more **customers** and their offerings (such as policies) with accounts as participants. The participants may be viewed according to their **associated** accounts. The insurer now has the ability to create business rules and processes to manage and make decisions at the **account level**, and the flexibility to define **participants** in many different capacities.

[00116] The first tier of the three-tiered structure is the account. An

account could be a customized collection...

...be independent of the policies, services and other data that may be captured about the participants.

Specifically, for purposes of **underwriting/account** management, an account could be the collection of participants, offerings

(which may include SQPR's, and/or service subscriptions), and...

...sold.

[00117] The second tier is the participant. As previously discussed, the

participant provides information regarding the customers, which are associated with accounts. This information includes the customer's role in connection with their relationship to an account. This second tier enables information to be viewed and manipulated from the same point of view allowed by conventional systems.

[00118] The third...

...renewal may represent the same offering, but at a different stage of the

offering's lifecycle. A solicitation for an insurance policy from a customer or agent is an example of a submission. Once an insurance

carrier has processed the submission, it...

...FIG. 23@ a tree diagram shows an example of the different types of information required for each of the three tiers in a personal lines account according to the present invention. In this example, the "Jones" account includes one participant "Joan Jones," With whom the following offerings are associated: a homeowners policy and an auto policy. The homeowner policy is up for renewal, however the auto policy is not...

...ordering tasks, which leads to better underwriting decisions and more

efficient use of resources.

[00132] Another advantage of the three-tiered structure enabled by the account data structure is that it makes it very easy to move participants and all of their associated offering information from one account to another. Participants may be seamlessly transitioned from one account to another because all of the data associated with the participants, such as...

...an insurer to track all account activity through an account history.

Such an account history has been previously unavailable in underwriting applications. An account history generally provides a granular view of all activity across an account and may include a history of all rules...A plurality of policies is established

for a participant at a step 3006. An underwriting decision is determined

at an account level based upon data related to a plurality of participants at a step 3008. An underwriting

decision is determined for each participant separately at a step 3010.

[00159] Turning...

Claim

... the customer.

18 A computer-readable memory having stored thereon a data structure, the data structure being based on a relational data model and comprising:  
an account entity class for storing a plurality of account data objects;  
a customer entity class for storing a plurality of customer data objects;  
and an account involvement entity class for storing an account involvement that establish a relationship among one of the plurality of account data objects and one of the plurality of customer data objects.

19 - The data structure of Claim 18, wherein the account entity class includes an account entity for storing the plurality of account data objects.

20 The data structure of Claim 19, wherein the account entity includes an account entity ID attribute as a primary key.

21 The data structure of Claim 19, wherein the account entity class further includes an account group entity for establishing a relationship among two or more of the plurality of account data objects.

22 The data structure of Claim 21, wherein the account group entity includes an account ID attribute defined as a foreign key.

23 The data structure of Claim 18, wherein the customer entity class includes...

...for storing a plurality of offering data objects; and an offering involvement entity class establishing a relationship between at least

one of the plurality of customer data objects and one of the plurality of offering data objects.

31 The data structure...

...33 The data structure of Claim 30, wherein the offering entity class

includes a product entity class for storing a plurality of product data objects.

34 The data structure of Claim 33, wherein the offering involvement entity class includes a product involvement entity class for storing a program involvement, which establishes a relationship between at least one of a plurality of product data objects and one of the plurality of customer data objects.

35 The data structure of Claim 34, wherein the product involvement entity class includes a service involvement entity class for storing a service involvement, which establishes a relationship between at least one of a plurality of service data objects and one of the plurality of customer data objects.

36 The data structure of Claim 18, further comprising: a provider entity class for storing a plurality of...

...provider data objects.

37 A system for storing and processing account-related information by an application program, wherein the account-related information and the application program are stored in one or more computer-readable memories, the system

comprising:

a database;

a data structure within the database and including an account entity class; a customer entity class; and an involvement entity establishing a relationship between at least one of the plurality of customer data objects and at least one of the plurality of

account data objects; and

32

a data module within the database and including a plurality of account

data objects stored according to the account entity class and a plurality of customer data objects stored according to the customer entity class.

38 A method for storing account-related information, comprising: providing an account entity class for storing a plurality of

account data objects; providing a customer **entity** class for storing a **plurality** of customer data objects; providing an account involvement **entity** class for storing a **plurality** of account involvements, which establish a **relationship** between at least one of the **plurality** of customer data objects and at least one of the **plurality** of account data objects.

39 A method of managing an **underwriting account** for an **insurance policy**, the method comprising the steps of: establishing a **plurality** of **participants**; assigning each **participant** of the **plurality** of **participants** to an account; and enabling an underwriting decision at an **account level** based upon data **related** to the **plurality** of **participants**.

40 - The method of Claim 39 further comprising a step of enabling an underwriting decision for each participant separately.

41...

...a step of enabling an underwriting decision based upon all policies of the account.

44 A method of managing an **underwriting account** for an **insurance policy**, the method comprising the steps of: establishing a **plurality** of **participants**; assigning each participant of the **plurality** of participants to...

...comprises a step of providing an underwriting decision based upon a **plurality** of participants.

49 A method of managing an **underwriting account** for an **insurance policy**, the method comprising the steps of: establishing a **plurality** of **participants**; assigning each participant of the **plurality** of participants to...

...to team members comprises a step of assigning tasks to team members by policy.

54 . A method of managing an **underwriting account** for an **insurance policy**, the method comprising the steps of: establishing a **plurality** of **participants**; assigning each participant of the **plurality** of participants to...

^ 9/3,K/16 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00891299 \*\*Image available\*\*

INVESTMENT REFERRAL SYSTEM AND METHOD

SYSTEME ET PROCEDE DE RECOMMANDATION D'INVESTISSEMENTS

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Application: WO 2001US29494 20010920 (PCT/WO US0129494)

Priority Application: US 2000668828 20000922

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SL

TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Fulltext Availability:

Detailed Description



## Claims

### Detailed Description

... credentials that cannot be verified are identified. One or more verified service provider profiles are compiled; and at least one **insurance policy** is obtained insuring that the credentials of each of the verified service provider profiles are correct. Preferably, the credentials of...

...employment history, educational background, professional designations, trade certifications and licenses associated with a service provider.

In a preferred embodiment, the **insurance policy** inures to the benefit of a customer who relies on a verified service provider profile having credentials that are materially...

...having credentials that cannot be verified are identified. One or more verified service provider profiles are compiled. At least one **insurance policy** is obtained insuring that the credentials of each of the verified service provider profiles are correct. At least one customer...credentials that cannot be verified and compile one or more verified service provider profiles. The system includes at least one **insurance policy** insuring that 1 5 the credentials of each of the verified service provider profiles are correct.

The system preferably has...

...relates to a tiered matching system and method designed to match investors with the investment professionals best suited to their **individual** needs. A plurality of criteria (e.g., twenty-two) are used to match investors and professionals. The tiered matching system...

...least one tiered service provider matching criteria. At least one customer profile is received, the customer profile having at least one **absolute customer matching** criteria and at least one **tiered customer matching** criteria. A score is generated for each service provider profile based on the **absolute service provider matching** criteria, **tiered service provider matching** criteria, **absolute customer**

matching criteria and tiered customer matching criteria. At least one service provider profile is identified as generally corresponding to the customer profile based on the score.

In yet another embodiment, the invention relates to the combination of a

...

...having credentials that cannot be verified are identified.

One or more verified service provider profiles are compiled. At least one

insurance policy is obtained insuring that the credentials of each of the verified service provider profiles are correct. At least one customer profile is received, the customer profile having at least one absolute customer matching criteria and at least one tiered customer matching criteria. A score is generated for each service provider profile based on the absolute service provider matching criteria, tiered service provider matching criteria, absolute customer matching criteria and tiered customer matching criteria. At least one verified service provider profile is identified as generally corresponding to the customer profile based on the score.

Brief Description of the Drawings

Figure I is a general block diagram...going another step further to assure the quality of each service provider profile stored in the database by securing an insurance policy that insures customers that rely on incorrect information contained in the verified service provider profiles.

In the event that...

...site whereupon a match with a service provider is made, that customer

may receive the benefits of a surety program.

Insurance policies in accordance with the invention, although heretofore unknown in the art, are available from an insurance syndicate such as Lloyds...

...only to the initial amounts transferred to the Investment Professional

after a match is made. Other provisions of a preferred insurance policy in accordance with the invention are well within the scope

of one skilled in the art.

In a preferred embodiment...

Claim

... that generally correspond to the customer profile.

41 A method for identifying at least one service provider profile that

generally corresponds to a customer profile:

a) receiving one or more service provider profiles each having at least

one absolute service provider matching criteria and at least one tiered service provider matching criteria;

b) receiving at least one customer profile having at least one absolute

customer matching criteria and at least one tiered customer matching criteria;

c) generating a score for each service provider profile based on the absolute service provider matching criteria, tiered service provider matching criteria, absolute customer matching criteria and tiered customer matching criteria;

d) identifying at least one service provider profile that generally corresponds to the customer profile based on the score.

42 The method of claim 41 wherein the score is based on...

...composite score and at least one tiered composite score, the absolute

composite score being based on the absolute service provider matching criteria and the absolute customer matching criteria, the tiered matching criteria composite score being based on the tiered service provider matching criteria and the tiered customer matching criteria. 5 43. The method of claim 41 wherein the service provider profiles has at least first and second tiered service provider matching criteria and the customer profile has at least first and second tiered customer matching criteria and wherein the score is based on the product of the absolute composite score and the sum of at least

a

first and second tiered composite score, the first tiered composite score

being based on the first tiered service provider matching criteria and the first tiered customer matching criteria, the second tiered composite score being

based on the second tiered service provider matching criteria and the second tiered customer matching criteria.

44 The method of claim 43 wherein the first and second tiered composite score are weighted on different orders of magnitude.

45 The method of claim 41 wherein the service provider profile has a plurality of tiered service provider matching criteria and the customer profile has a plurality of tiered customer matching criteria and wherein the score is based on the product of the absolute composite score and the sum of at...

...services that are similar to the services desired by the customer.

55 The method of claim 52 wherein a second tiered service provider matching criteria includes at least one of the service provider's risk focus, preferred time horizon, preferred investment instruments and

growth/income investment goals and a second tiered customer matching criteria includes at least one of the customers desired I 0 risk focus, preferred time horizon, preferred investment instruments and growth/income investment goals and the curve

shaping...the computer is operable to receive one or more service provider profiles each having at least one absolute service provider matching criteria and

at least one tiered service provider matching criteria; receive at least one customer profile having at least one absolute customer matching criteria and at least one tiered customer matching criteria;

generate a score for each -service provider profile based on the absolute

service provider matching criteria, tiered service provider matching criteria, absolute customer matching criteria and tiered customer matching criteria; and identify at least one service provider profile that generally corresponds to the customer profile based on the score.

59 The system of claim 58 wherein the score is based on...

...composite score and at least one tiered composite score, the absolute

composite score being based on the absolute service provider

matching criteria and the absolute customer matching criteria, the tiered matching criteria composite score being based on the tiered service provider matching criteria and the tiered customer matching criteria.

60 The system of claim 58 wherein the service provider profiles has at

least first and second tiered service provider matching criteria and the customer profile has at least first and second tiered customer matching criteria and wherein the score is based on the product of the absolute composite score and the

sum of at least a first and second tiered composite score, the first tiered composite score being based on the first tiered service provider matching criteria and the first tiered customer matching criteria, the second tiered composite score being based on the second tiered service provider matching criteria and the second tiered customer matching criteria.

61 The system of claim 60 wherein the first and second tiered composite

score are weighted on different orders of magnitude.

I 0

62 The system of claim 58 wherein the service provider profile has a plurality of tiered service provider matching criteria and the customer profile has a plurality of tiered customer matching criteria and wherein the score is based on the product of the absolute composite score and the sum of at...

...are similar to the services desired by the customer.

72 The system of claim 69 wherein a wherein a second tiered service

provider matching criteria includes at least one of the service provider's risk focus, preferred time horizon, preferred investment instruments and growth/income investment goals and a second tiered customer matching criteria includes at least one of the customers desired risk focus, preferred time horizon, preferred investment instruments and growth/income investment goals and the curve

shaping function is...cannot be verified; c) compiling one or more verified service provider profiles each having at least one absolute service provider matching criteria and at least one tiered service provider matching criteria;

d) obtaining at least one insurance policy insuring that the credentials

of each of

the verified service provider profiles are correct;

e) receiving at least one customer profile having at least

one absolute customer

matching criteria and at least one tiered customer

matching criteria;

I 0 d) generating a score for each service provider profile based on the

absolute service provider matching criteria, tiered

service provider matching criteria, absolute

customer matching criteria and tiered customer matching

criteria;

e) identifying at least one verified service provider profile that generally corresponds to the customer profile based on the score.

1 5

76 A service provider referral system comprising:

at least one...

...provider profiles having credentials that cannot be verified and compile

one or more verified service provider profiles;

at least one insurance policy insuring that the credentials of each of the verified

service provider profiles are correct;

wherein the computer is operable to receive one or more service provider

profiles each having at least one absolute service provider matching criteria and at least one

tiered service provider matching criteria;

receive at least one customer profile having at least one absolute customer

matching criteria and at least one tiered customer

matching criteria;

generate a score for each service provider profile based on the absolute

service provider matching criteria, tiered

service provider matching criteria, absolute customer

matching criteria and tiered customer matching criteria; and

identify at least one verified service provider profile that generally

corresponds to the customer profile based on the score.

9/3,K/21 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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0015247288 - Drawing available  
WPI ACC NO: 2005-597371/200561  
Related WPI Acc No: 2005-604274  
XRPX Acc No: N2005-490151

Underwriting account managing method for insurance policy, involves establishing participants, and assigning each participant to account, and

enabling underwriting decision at account level based on data structure

Patent Assignee: BIRDSELL J A (BIRD-I); CORLESS P J (CORL-I); MCGIFFIN G

E (MCGI-I); NANDAN D (NAND-I); RAUCH J R (RAUC-I); ACCENTURE GLOBAL

SERVICES GMBH (ACCT)

Inventor: BIRDSELL J A; CORLESS P J; MCGIFFIN G E; NANDAN D; RAUCH J R

Patent Family (3 patents, 106 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update	
US 20050187799	A1	20050825	US 2004783841	A	20040220	200561	B
WO 2005081147	A2	20050901	WO 2005EP1819	A	20050218	200561	E
IN 200600890	P3	20070615	WO 2005EP1819	A	20050218	200765	E
			IN 2006MN890	A	20060725		

Priority Applications (no., kind, date): US 2004783841 A 20040220;  
US

2004783478 A 20040220

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20050187799	A1	EN	38	33		
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WO 2005081147	A2	EN				
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR  
BW

BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH  
GM HR

HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK  
MN MW

MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM  
TN TR

TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE  
ES

FI FR GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT  
RO SD  
SE SI SK SL SZ TR TZ UG ZM ZW  
IN 200600890 P3 EN PCT Application WO 2005EP1819

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...developed that enables customer or client-related information to be stored, viewed and manipulated in a manner that reflects the relationship among different customers. The account management system includes an account data structure that defines accounts

and relates customers to accounts so that the accounts include a group of related customers. In addition, a method of managing an underwriting account for an insurance policy has been developed. In particular, a method comprises the steps of establishing

a plurality of participants; assigning each participant of the plurality of participants to an account; establishing business rules at an account level; and providing an underwriting decision for an account based upon...

Claims:

<b>1</b>. A method of managing an underwriting account for an insurance

policy, the method comprising the steps of: establishing a plurality of participants; assigning each participant of the plurality of participants to an account; and enabling an underwriting decision at an account level based upon data related to the plurality of participants.

## B. Additional Resources Searched

Nothing of interest found.



## II. Inventor Search Results from Dialog

~~ Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2009/May(Updated 090903)

(c) 2009 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-200938

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090910|UT=20090903

(c) 2009 WIPO/Thomson

File 350:Derwent WPIX 1963-2009/UD=200958

(c) 2009 Thomson Reuters

Set	Items	Description
S1	11	AU=MCGIFFIN G?
S2	6	AU=BIRDSELL J?
S3	152	AU=RAUCH J?
S4	16	AU=NANDAN D?
S5	13	AU=CORLESS P?
S6	182	S1 OR S2 OR S3 OR S4 OR S5
S7	3	S6 AND (UNDERWRIT?() (ACCOUNT OR
		ACCOUNTS)) (12N) (INSURANCE(-
		) (POLICY OR POLICIES))

^ 7/3/1 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2009 WIPO/Thomson. All rts. reserv.

01274059

SYSTEM AND DATA STRUCTURE FOR ACCOUNT MANAGEMENT

SYSTEME ET STRUCTURE DE DONNEES POUR LA GESTION DE COMPTES

Patent Applicant/Assignee:

ACCENTURE GLOBAL SERVICES GMBH, Geschäftshaus Herrenacker 15, CH-8200

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**RAUCH Jeffery R**, 724 Paxon Hollow Road, Broomall, PA 19008, US, US  
 (Residence), US (Nationality), (Designated only for: US)  
 Legal Representative:  
 MCLEISH Nicholas Alistair Maxwell (agent), Boulton Wade Tennant,  
 Verulam  
 Gardens, 70 Gray's Inn Road, London WC1X 8BT, GB,  
 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 200581147 A2 20050901 (WO 0581147)  
 Application: WO 2005EP1819 20050218 (PCT/WO EP05001819)  
 Priority Application: US 2004783841 20040220; US 2004783478 20040220  
 Designated States:  
 (All protection types applied unless otherwise stated - for  
 applications  
 2004+)  
 AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK  
 DM  
 DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
 LC  
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT  
 RO  
 RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM  
 ZW  
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC  
 NL PL  
 PT RO SE SI SK TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM  
 Publication Language: English  
 Filing Language: English  
 Fulltext Word Count: 20965

7/3/2 (Item 1 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
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0015254188 - Drawing available  
 WPI ACC NO: 2005-604274/200562  
 Related WPI Acc No: 2005-597371  
 XRPX Acc No: N2005-495659  
 Account data structure for insurance underwriting, has account entity  
 class  
 storing account data objects and customer entity class storing  
 customer  
 data objects and offering entity class storing offering data objects

Patent Assignee: BIRDSSELL J A (BIRD-I); CORLESS P J (CORL-I);  
MCGIFFIN G

E (MCGI-I); NANDAN D (NAND-I); RAUCH J R (RAUC-I)

Inventor: BIRDSSELL J A; CORLESS P J; MCGIFFIN G E;

NANDAN D; RAUCH J R

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20050187881	A1	20050825	US 2004783478	A	20040220	200562 B

Priority Applications (no., kind, date): US 2004783478 A 20040220

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050187881	A1	EN	39	33	

^ 7/3/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015247288 - Drawing available

WPI ACC NO: 2005-597371/200561

Related WPI Acc No: 2005-604274

XRPX Acc No: N2005-490151

**Underwriting account** managing method for insurance

**policy**, involves establishing participants, and assigning each participant to account, and enabling underwriting decision at account level

based on data structure

Patent Assignee: BIRDSSELL J A (BIRD-I); CORLESS P J (CORL-I);  
MCGIFFIN G

E (MCGI-I); NANDAN D (NAND-I); RAUCH J R (RAUC-I); ACCENTURE  
GLOBAL

SERVICES GMBH (ACCT)

Inventor: BIRDSSELL J A; CORLESS P J; MCGIFFIN G E;

NANDAN D; RAUCH J R

Patent Family (3 patents, 106 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20050187799	A1	20050825	US 2004783841	A	20040220	200561 B
WO 2005081147	A2	20050901	WO 2005EP1819	A	20050218	200561 E
IN 200600890	P3	20070615	WO 2005EP1819	A	20050218	200765 E
			IN 2006MN890	A	20060725	

Priority Applications (no., kind, date): US 2004783841 A 20040220;  
US

2004783478 A 20040220

# Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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US 20050187799	A1	EN	38	33	
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WO 2005081147	A2	EN			
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR  
BW

BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH  
GM HR

HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK  
MN MW

MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM  
TN TR

TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE  
ES

FI FR GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT  
RO SD

SE SI SK SL SZ TR TZ UG ZM ZW

IN 200600890 P3 EN PCT Application WO 2005EP1819

## ~~ Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2009/Sep W2

(c) 2009 The IET

File 9:Business & Industry(R) Jul/1994-2009/Sep 17

(c) 2009 Gale/Cengage

File 15:ABI/Inform(R) 1971-2009/Sep 17

(c) 2009 ProQuest Info&Learning

File 610:Business Wire 1999-2009/Sep 18

(c) 2009 Business Wire.

File 613:PR Newswire 1999-2009/Sep 18

(c) 2009 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2009/Sep 18

(c) 2009 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2009/Sep 17

(c) 2009 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 625:American Banker Publications 1981-2008/Jun 26

(c) 2008 American Banker

File 268:Banking Info Source 1981-2009/Sep W2

(c) 2009 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2008/Jul 07

(c) 2008 Bond Buyer  
File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog  
File 16:Gale Group PROMT(R) 1990-2009/Aug 25  
(c) 2009 Gale/Cengage  
File 148:Gale Group Trade & Industry DB 1976-2009/Sep 01  
(c) 2009 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2009/Aug 19  
(c) 2009 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Aug 11  
(c) 2009 Gale/Cengage  
File 636:Gale Group Newsletter DB(TM) 1987-2009/Aug 25  
(c) 2009 Gale/Cengage  
File 20:Dialog Global Reporter 1997-2009/Sep 18  
(c) 2009 Dialog  
File 35:Dissertation Abs Online 1861-2009/Aug  
(c) 2009 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2009/Sep 18  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Aug  
(c) 2009 The HW Wilson Co.  
File 474:New York Times Abs 1969-2009/Sep 18  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Sep 18  
(c) 2009 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 139:EconLit 1969-2009/Sep  
(c) 2009 American Economic Association  
File 256:TecTrends 1982-2009/Sep W2  
(c) 2009 Info.Sources Inc. All rights res.

Set	Items	Description
S1	11	AU=(MCGIFFIN, G? OR MCGIFFIN G? OR MCGIFFIN(2N)G?)
S2	9	AU=(BIRDSELL, J? OR BIRDSELL J? OR BIRDSELL(2N)J?)
S3	739	AU=(RAUCH, J? OR RAUCH J? OR RAUCH(2N)J?)
S4	40	AU=(NANDAN, D? OR NANDAN D? OR NANDAN(2N)D?)
S5	10	AU=(CORLESS, P? OR CORLESS P? OR CORLESS(2N)P?)
S6	809	S1 OR S2 OR S3 OR S4 OR S5
S7	0	S6 AND (UNDERWRIT?() (ACCOUNT OR
		ACCOUNTS)) (12N) (INSURANCE(-
		) (POLICY OR POLICIES))

### III. Text Search Results from Dialog

#### A. Patent Files

-- Patent Literature:

Dialog files: 347,348,349,350

File 347:JAPIO Dec 1976-2009/May(Updated 090903)

(c) 2009 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-200938

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090910|UT=20090903

(c) 2009 WIPO/Thomson

File 350:Derwent WPIX 1963-2009/UD=200958

(c) 2009 Thomson Reuters

Set	Items	Description
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S1	2438	(UNDERWRIT?(2N)(ACCOUNT OR ACCOUNTS)) OR (INSURANCE() (POLI- CY OR POLICIES))
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S2	1711	ACCOUNT OR ACCOUNTS OR PRODUCT OR PRODUCTS OR SERVICE OR S- ERVICES
----	------	---

S3	1691	TIER OR TIERS OR TIERED OR LEVEL OR LEVELS OR CLASS?? OR C- LASSIFICATION? ? OR HIERARCH? OR MULTILEVEL OR STRATIF? OR CA-
----	------	---

S4	2078	TEGORIZ??? OR CATEGORIS??? OR SEGMENT??? OR GROUP??? PLURAL??? OR MULTIPLE? ? OR MULTI OR FIRST OR ONE OR 1ST OR SECOND OR TWO OR 2ND OR PRIME OR PRIMARY OR SECONDARY OR DIF- FERENT OR OTHER OR ANOTHER OR SEPARATE OR SEVERAL OR NUMEROUS
----	------	--

S5	1822	PARTICIPANT OR PARTICIPANTS OR CUSTOMER OR CUSTOMERS OR IN- DIVIDUAL OR INDIVIDUALS OR CLIENT OR CLIENTS OR INSURED OR EN- TITY OR ENTITIES
----	------	---

S6	1955	RELATION? OR RELATE? ? OR RELATING OR INTERRELAT??? OR ASS- OCIAT??? OR BOUND OR CONNECT??? OR INTERCONNECT??? OR CORRESP- OND??? OR CORRELAT??? OR INDEXED OR TIED OR MATCH???
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S7	434	S2(4N)S3
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S8	1185	S4(4N)S5
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S9	21	S1(F) (S6(12N)S7(12N)S8)
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9/3,K/1 (Item 1 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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02210382

System and method for managing and regulating object allocations  
System und Verfahren zur Verwaltung und Regulierung von  
Objektzuweisungen

Systeme et procede de gestion et de regulation d'allocations d'objets  
PATENT ASSIGNEE:

SAP AG, (7139610), Dietmar-Hopp-Allee 16, 69190 Walldorf, (DE),  
(Applicant designated States: all)

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Maerkle, Luz, Melatener Strasse 76, 52074 Aachen, (DE)

LEGAL REPRESENTATIVE:

Lehmann, Judith Christina (9209951), Hossle, Kudlek & Partner  
Patentanwälte Postfach 10 23 38, 70019 Stuttgart, (DE)

PATENT (CC, No, Kind, Date): EP 1760646 A2 070307 (Basic)  
EP 1760646 A3 070418

APPLICATION (CC, No, Date): EP 2006017977 060829;

PRIORITY (CC, No, Date): US 712089 P 050830

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB;  
GR;

HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR  
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; YU

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0010/00 A I F B 20060101 20070118 H EP

ABSTRACT WORD COUNT: 191

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English;  
English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200710	1688
SPEC A	(English)	200710	8187
Total word count - document A			9877
Total word count - document B			0
Total word count - documents A + B			9877

...SPECIFICATION a so-called segment allocation to a segment receiver.  
A

business object may, as already mentioned, represent for example an **insurance policy**. An allocation object may in this connection represent for example a commission contract. A logic subset is termed a

segment...

...be defined, i.e. may be created according to certain order criteria.

Such order criteria may for example be geographical, **product-related**, customer **group-related**, function-related order criteria, or may be combinations thereof. An inventory is, as already mentioned, an existing quantity of specific objects, for...more

segments, can be allocated a corresponding commission contract, namely

that of the intermediary A. If the intermediary A sells **insurance policies** of the company, then after successful conclusion of a policy deal the business allocations of the policies are updated corresponding to the segment. With a successful handling of a new **insurance policy** this should be allocated to the partial inventory of an intermediary A. If an insurance company operates an assigned territory...

...commission cases, for example consequential commission cases for extensions of insurances or a dynamic adjustment in the case of life **insurance policies**, can for example also be stored in the regulation system 10 so that they can subsequently be reused. If technical...

...that the allocation of the previous intermediary A still exists. If the

new intermediary B effects a change in an **insurance policy**, this policy is allocated to its inventory, i.e. to its partial segment.

Such conditional or provisional inventory allocations may...

...via a dialogue or may also take place periodically via corresponding

global changes in the so-called batch.

If an **insurance policy** is terminated, the corresponding segment or partial segment associated with the **insurance policy** must be adjusted in the regulation system 10. In the case where information has to be given to a current...

...via a user interface appropriately made available by the regulation system 10, through the regulation system 10 and via the **insurance policy-segment-commission contract** route, since exactly one such a representation is made available via the regulation system 10. The



regulation...

...can therefore serve to form and provide a corresponding infrastructure on request. Such a provision of infrastructures in connection with **insurance policies** and commission contracts associated therewith may be desired in various situations, such as for example where correspondence is generated or...

9/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
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01251692  
Damage insurance product and system for producing a damage insurance form  
Schadensversicherungs-Produkt und System zum Erstellen eines

Schadensversicherungs-Formulars  
Produit du type assurance dommages et systeme pour creer un formulaire

d'assurance dommages  
PATENT ASSIGNEE:  
Dynavision, (3108760), Van der Oudermeulenlaan 1, 2243 CR Wassenaar,

(NL), (Applicant designated States: all)  
Zelfverzekerd B.V., (3983900), Van der Oudermeulenlaan 1, 2243 CR Wassenaar, (NL), (Applicant designated States: all)

INVENTOR:  
James, Edward, Van der Oudermeulenlaan 1, 2243 CR Wassenaar, (NL)  
LEGAL REPRESENTATIVE:  
Assendelft, Jacobus H.W. (77751), Keukenhofdreef 20, 2161 AZ Lisse, (NL)

PATENT (CC, No, Kind, Date): EP 1081618 A2 010307 (Basic)  
EP 1081618 A3 030910  
APPLICATION (CC, No, Date): EP 2000203041 000901;  
PRIORITY (CC, No, Date): NL 1012952 990901; NL 1015318 000526  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS (V7): G06F-017/60  
ABSTRACT WORD COUNT: 104

NOTE:  
Figure number on first page: NONE

LANGUAGE (Publication,Procedural,Application): English; English; Dutch  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200110	445
SPEC A	(English)	200110	3138
Total word count - document A			3583
Total word count - document B			0
Total word count - documents A + B			3583

...SPECIFICATION more of those risks, however for each risk the contribution is determined and printed separately, either on a separate

damage **insurance policy** sheet, or on a damage **insurance policy** collect sheet, on which the data of the different concluded damage insurances of the combination together are indicated.

However, the

...data transferred by at least said data storage means a schedule of all

product choices made by all customers, to **group** these per **product** type and to offer these **grouped** to one or more **product** sellers, for the product seller **corresponding** to the product delivery making a payment order and for the institution making an

invoice **corresponding** to the product delivery that has been carried out for the customers of said institution. Combination of **one** or more **individual** above aspects is possible.

It is thus appreciated that the system offers the customer (employee)

the possibility, preferably on-line...

9/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00774004

METHOD AND APPARATUS FOR INTERFACING COMPUTERS TO EXCHANGE TELEPHONE CALL

BUSINESS INFORMATION

VERFAHREN UND GERAT ZUR SCHNITTSTELLENBILDUNG ZWISCHEN RECHNERN ZUM

INFORMATIONSAUSTAUSCH IN BEZUG AUF TELEFONISCHE GESCHAFTE  
PROCEDE ET APPAREIL DE LIAISON D'ORDINATEUR PERMETTANT  
L'ECHANGE

D'INFORMATIONS COMMERCIALES RELATIVES A DES APPELS TELEPHONIQUES  
PATENT ASSIGNEE:

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designated

states: all)

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Berkshire RG12 8FZ, (GB)

PATENT (CC, No, Kind, Date): EP 803159 A2 971029 (Basic)

EP 803159 B1 010829

WO 9612350 960425

APPLICATION (CC, No, Date): EP 95938215 951004; WO 95US13071  
951004

PRIORITY (CC, No, Date): US 318454 941005

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS (V7): H04M-003/36; H04M-003/51

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English;  
English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200135	2641
CLAIMS B	(German)	200135	2387
CLAIMS B	(French)	200135	3094
SPEC B	(English)	200135	14651
Total word count - document A			0
Total word count - document B			22773
Total word count - documents A + B			22773

...SPECIFICATION sales volume generated by a particular catalog  
department

to which a group of agents belongs, or the average number of  
~~insurance policies~~ sold for a particular agent during a  
particular period of time. Even if certain statistics which are  
stored in

each...names and identifiers, assignments of agents to groups,  
queuing

methods used for each group, and the like. This information  
generally

~~relates~~ switching hardware within the CBX to ~~other~~

entities such as agents, trunk groups, service levels per group of agents, and the like.

Each statistics table comprises information regarding telephone calling statistics for the CBX on which the...

9/3,K/4 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rts. reserv.

01705488 \*\*Image available\*\*

INTELLIGENTLY ROUTING CALLS AND CREATING A SUPPORTING COMPUTER INTERFACE

ROUTAGE INTELLIGENT D'APPELS ET CREATION D'UNE INTERFACE INFORMATIQUE DE PRISE EN CHARGE

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(Designated for: MG)

Patent Applicant/Inventor:

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Legal Representative:

WALDNER Philip (agent), IBM United Kingdom Limited, Intellectual Property

Law, Hursley Park, Winchester Hampshire SO21 2JN, GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 200898919 A1 20080821 (WO 0898919)

Application: WO 2008EP51660 20080212 (PCT/WO EP2008051660)

Priority Application: US 2007674718 20070214

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AO AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE

DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP  
KE  
KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY  
MZ  
NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ  
TM  
TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LT LU  
LV MC  
MT NL NO PL PT RO SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9951

Fulltext Availability:

Detailed Description

Detailed Description

... particular customer's IRA account has a high balance that  
requires her

question to be handled by a special "platinum" **service-level**  
customer care agent. In this illustrative example, the SRIMP engine  
120

would **match** skills of agents stored in the agent skill database 122  
to identify **one** or more **customer** care agents who are trained  
at the "platinum" **service-level** and who specialize in  
handling questions **related** to IRA accounts.

The SRIMP engine 120 selects **one** of these identified **customer**  
care agents, preferably the most-qualified agent, and routes a call  
(e.g., a VoIP call) to him or her...

...in one or more of the portlets. For example, the SRIMP engine 120  
may

match the customer's name and **insurance policy** number, and  
then in one or more of the portlets present details of that  
customer's  
insurance coverage under that...

9/3,K/5 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rts. reserv.

01537571

GENIUS ADAPTIVE DESIGN

MODELE D'ADAPTATION AU GENIE

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200781519 A2 20070719 (WO 0781519)

Application: WO 2006US48704 20061219 (PCT/WO US2006048704)

Priority Application: US 2005755291 20051230; US 2006756607

20060105; US

2006778313 20060301; US 2006783018 20060315; US 2006786906

20060328; US

2006852794 20061018

Designated States:

(All protection types applied unless otherwise stated - for  
applications

2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK  
DM

DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM  
KN

KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MY MZ NA NG  
NI

NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR  
TT

TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV  
MC NL

PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 520275

Fulltext Availability:

Detailed Description

Detailed Description

... even if final results didn't appear totally novel.] . Researching  
the

creative thought process. 'Adapting ideas, features, services to:  
culturally ~~bound~~ thought patterns (purchase decisions that aren't  
all economically based [as determined by 'ba]). This requires extra  
'tailoring, since the...used. 'W5 licensee/licensors don't act in  
their

best financial interests [due to failure to see all the (linked/'  
associated) benefits]. What behaviors/perceptions ('ba,  
'associations, 'editing) cloud/effect judgment (business decision  
making  
'analysis). LOCATOR \* know 'W5 clients (tenants) are: helps connect  
incoming [screened] telephone callers to our clients. 'Tracking  
client  
quickens the phone 'connection in terms of: quickening the '  
connection / being able to make the 'link (hard to do if the  
designated person and/or wanted feature can't be...ES = &#917; dmund  
S

cientific' Sales Catalog. 101 E. Gloucester Pike, Barrington, NJ  
08007  
USA. Tel + 1 609 547-8880, Customer Service 609 573-6260, Fax 609  
573-6295. Products mentioned in the Edmund Scientific 1995 Catalog  
are

one example which may be incorporated in all or some of the  
inventions.

\*\* There are occasionally multiple examples of such products in  
this catalog. Cover of this catalog has 15Cl A' printed. PS =  
'Popular  
Science', USA. Don't confuse this with...

...Feb 1996 Issue. 8030 Cedar Ave., #229, Bloomington, MN 55425. Tel  
612-854-5101. ISBN: 0893745 1. Has listings of related softwares,  
and companies with specialists capable of doing the programming,  
especially pages 78 to 85.-When QMR is used in the Software Parts  
File.

Especially see the software product classifications with same  
/ related headings (listing about 10-20 existing  
softwares).-Definitions of functions used in marketing research  
softwares: survey (methods, questions, responses, "analysis"),  
environment, marketing research, customer profiles, (changes in)  
sales figures (eg: more and less of certain models being sold, tied  
to other changes in world/market/user) see "Quirk's" listed  
companies,

and marketing research books. NK = "Nikkei Weekly", Tokyo.-This  
product idea includes and is an extension of the product described  
in Japan's 'Nikkei Weekly's (part of Nihon Keizai Shimbun) 'New  
Products

& Services' section which comprises one full page in most of their  
issues.-On occasion, an article will include and be an extension for  
'Nikkei Weekly...

...prints onto material (such as paper)-For Techies: display ("S")  
shows

software's menus for how user wants document typed; **connects** to computerized system utilizing "C"; pp; mp; uk; standard dot matrix or laser or color printers with their ink cartridges...

...Introduction: Main feature sections are listed alphabetically. Synonymous terms herein sometimes include a tiny fraction of the applicable US Patent **Classification** numbers. . Alternatives & Keywords for ACCESS feature: admission, admittance, approach, avenue, **connection**, contact, course, door, entrance, entree, entry, introduction, key, open door (slang), passage, path, road, route, way .  
US Patent Classification code...

...inspect, interpret, investigate, judge, kick around (slang), rehash, resolve, scrutinize, sort out, spell out, study, test, think through . US Patent **Classification** for ANALYZER: 706.1 4 data processing: artificial intelligence / adaptive system Alternatives & Keywords for APPLICATION feature: appliance, appositeness, employment, exercise...

...originate, pen, poetize, produce, put down, score, scribble, script, shed ink, time, turn out, whip up (slang), write . US Patent **Classification** Code for COMPOSE: 706.22 Data Processing, Artificial Intelligence / Signal processing (e.g., filter) Alternatives & Keywords

for COMPUTER feature: adding...of the parts as mentioned in descriptions of new inventions.-Product description can also include new inventive material based upon / **correlated** with the existing products. \* The part heading to which the existing products are **tied** are part of the "branching system" as described in the main "Introduction to **product** descriptions". Manufacturers are probably in America unless otherwise mentioned. Any dates directly **tied** to existing products are probably the date(s) when its product publicity was published.

Brief description of each part pre...  
display/uk/osc/printer/mfh)=cart-Otherwise, the TEL can become a CART into the systems mentioned below.--D2: System (**product** category



mentioned  
below)=c~(display/uk/osc/\*printer/\*mfh/\*mq/\*uq/pp/mp/\*uip)=cart  
(tel/\*(radio frequency tr/rc...  
...from caller's area code/caller's behavior (BVA-Behavioral Voice  
Analyzer). 4] Calls from telephone numbers with favorable past  
customer history are routed to the most effective sales people.  
Studies show some sales people are more effective with cold call  
sales  
while others are more effective selling to established customers,  
all depending on the sales person's characteristics. 5] UIP I BVA  
determines if soft or hard tel skills are...  
...to caller's/user's caller id and or access code; DATA BASE: Matched  
with  
caller's ID / their PIN / customer name / other such taggable  
element. Uses key word search to locate all applicable data on  
desired caller / customer. Customer may have multiple  
tel #'s / PINs. Use national databases too, eg: from Dunn &  
Bradstreet,  
telephone number databases (from tel service providers), etc.  
DISPLAY ("S"): (shows: caller's tel #, and any other info about  
person  
user is speaking with (either user...  
...and Director: Based on the person's behavioral sounds on tel, eg:  
tone,  
system directs caller to applicable person (eg: matches caller's  
psychology with sales rep's (live or machine) voice and  
behavioral pattern. Boosts sales. Also screens out unwanted...used  
in  
software. Read Later: Characters portray: "moods", personalities,  
facial  
expressions, facial /body movement. See: + "Edits" "Images"; See "S"  
for  
other details. A 'game 'entity [normally not a live person  
themselves in flesh]. CHARACTERISTIC = Facets that differentiate  
something. How do you use the word "characteristic"? Read Later: The  
distinguishing traits or marks [from other 'inventions, 'game  
entity traits], idiosyncratic traits are more distinguishable, what  
comprises the 'entity's or 'invention's character, feature,  
disposition,  
unique ['mood, 'editing...waves, infrared light, copper/optical  
cable,  
tel line (whether wireless/wire). Drawing: \* electronic  
product/feature =  
transmitter/receiver = transmitter/receiver = \* electronic product

/part. "Billing": bills for time used / "accessed", eg: like tel bill.

This 'TR feature can also be referred to by...

...to area accessor is interested= accessor becomes less suspicious that

material they view has been "edited" for them: Eg, customers, investigators, stockholders and journalists seeking to study organization's materials: cut out subjects that are sensitive / what journalist via their...months later to less sophisticated too often.-"Morning alarm": user's wakefulness before\* and after the alarm;

their behavior= as ~~matched~~ against the notification mode. Subject group "designation": Media is scored also by its type of subject category. Also, accessor is...

...applicable for lowering or raising score. Drawing: [ "Access" = "BA" =

"Score" ] "ANALYZER" = Compares scores of password over time.

"CHANGE

ACCESS PROCESS" = .-One of the causes are when sys questions legitimacy of accessor= serving as excuse for user to go through (security checks...

...before u requires M (mainframe computer) to act = resulting in SW ('software) asking u if they still want to stay ~~connected~~ frustrating u by requiring them to respond to such petty questions. It

may also be problematic for u to locate...entered. Purpose: fool onlookers / hackers (who see history of accessor's activities namely what

passwords they entered).-altered differently in different circumstances (w5 of password entry): minimizes ability for hacker to get

code for how password was altered. ~~Multiple~~ step alteration: System(s) alters, then re-alter password numbers of times prior to concluding altering process. .-Access needed to...

...requiring: personal identification numbers; entry into house, office,

etc.-depending on applications and quality of technology, system can"

hand cuff ~~one~~ hand of an individual who was attempting an illegal activity; held until police come (system calls for police) and

releases person upon correct code...etc )-limits u access by amount or

type. "Access" restricted to time(s) of day/year possibly in combination with other hurdles.-Accessor= generates "order & timing" related behavioral pattern(s)= permit "designated" "access".-Other elements determining timing of access: Gravity from moon or planets (see astrologers); astrological...high enough score or "status"). "BA": level of crime or damage conducted by hacker= according to("analyzer")= results in a corresponding level of punishment= to hacker. Mirror: accessor is (partially) allowed to see themselves as access controller sees them. System= next analyzes...

...entry system into car 5319364 507402 = V 5450524 5206905 .  
Improvement

on patents: . Sub-Parts:-Access-Restrict: Different u have differing levels of access to full range of information / functions = (based on their password). -Access-Track: follows target upon entering (mode) (until...

9/3,K/6 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rts. reserv.

01298874 \*\*Image available\*\*  
PULL DOWN CO-WORK MARKETING SYSTEM OF COMMUNITY FORMATION THROUGH

REALIZATION OF MUTUAL BENEFIT AMONG ECONOMIC SUBJECTS  
SYSTEME COMMERCIAL COOPERATIF A SEQUENCE DYNAMIQUE COMPRENANT LA FORMATION

DE COLLECTIVITE PAR ECHANGE D'AVANTAGES ENTRE LES SUJETS ECONOMIQUES

Patent Applicant/Inventor:

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Legal Representative:

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Seoul 135-080, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2005106731 A1 20051110 (WO 05106731)

Application: WO 2005KR1215 20050427 (PCT/WO KR05001215)

Priority Application: KR 1020040029356 20040428

Designated States:

(All protection types applied unless otherwise stated - for applications

2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM

DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO

RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM

ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC NL PL

PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7434

Fulltext Availability:

Detailed Description

Detailed Description

... products of several clients can be circulated, but are circulated by

way of several levels and various compensations for several product lines.

[5] In multi-level marketing as a conventional selling form, a process in which a consumer who uses **products** sold by a multi-level marketer becomes a seller of a selling organization, and purchases **corresponding** products or resell them to other consumers is sequentially performed level by level. The conventional multi-level

marketing system is...

...i.e., the status of a staff. Thus, they can get allowance on a monthly

basis, take out major four **insurance policies** and can be treated as business men or a wholesaler that seeks a consumer of a next

level. It is...

^ 9/3,K/7 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rts. reserv.

01274059

SYSTEM AND DATA STRUCTURE FOR ACCOUNT MANAGEMENT

SYSTEME ET STRUCTURE DE DONNEES POUR LA GESTION DE COMPTES

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RAUCH Jeffery R, 724 Paxon Hollow Road, Broomall, PA 19008, US, US  
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Verulam

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200581147 A2 20050901 (WO 0581147)

Application: WO 2005EP1819 20050218 (PCT/WO EP05001819)

Priority Application: US 2004783841 20040220; US 2004783478 20040220

Designated States:

(All protection types applied unless otherwise stated - for applications

2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK  
DM

DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT  
RO

RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM  
ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC  
NL PL

PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20965

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... customer"will refer to both customers and clients). The account management system includes a data structure that defines accounts and

relates customers to accounts (an "account data structure") so that the accounts include a group of related customers (customers that are included in an account may be referred to as "participants"). This enables relationships among customers, such as families and complex business organizations, to be represented in an

efficient and easy to access manner...

...related customers and groups of customers. These business rules may be

in the form of application programs that manage an underwriting account for an insurance policy. In particular, a method comprises the steps of establishing a plurality of participants;

assigning each participant of the plurality of...

...underwriting decision for an account based upon the business rules. According to an alternate embodiment, a method of managing an underwriting account for an insurance policy comprises the steps of establishing a plurality of participants; assigning each participant of the plurality of participants to an account

...

...to team members for a participant for the account, According to a further alternate embodiment, a method of managing an underwriting

account for an insurance policy comprises the steps of establishing a plurality of participants; assigning each participant of the plurality of participants to an account; providing a separate name and address book separate from the pluralities of participants of the account; and providing a service associated with an entity in the name and address book.

[0007] According to one aspect of the present invention a data structure

based on a relational data model comprises an account entity class for instantiating account data objects; a customer entity class for instantiating customer data objects; and an account involvement entity class for instantiating account involvement data objects that each establish a relationship between an instantiated account data object and an instantiated customer data object.

[0008] In another embodiment, the data structure further comprises: an offering entity class for instantiating offering data objects; and an offering involvement entity...

...customer involvement data

2

objects, the customer role objects defining roles filled between customers as part of the established relationships between the customers.

[0011] In another embodiment, the account involvement entity class is further for instantiating account role objects associated with the account involvement data objects, the account role objects defining roles filled by customers with respect to an account as part of their established relationship with the account.

[0012] Another aspect of the present invention provides a computer readable memory having stored thereon the above...

...receiving insurance data for each of a plurality of customers; creating

an account comprising the customers as participants in the account; making underwriting decisions by applying underwriting rules to the insurance data for the individual participants in the account, and evaluating each underwriting...

...memory, the insurance data for at least one of the plurality of

customers includes insurance data for a plurality of **insurance policies** held or desired by the customer.

[0015] Another aspect of the present invention provides a computer implemented method of making...

...of an account data structure is shown generally in FIG. 2. In this figure, each block represents a group of **one** or more **related entities** (an "entity class"). The account data structure 200 may include: an **account entity class** 210; a customer entity class 220; an offering entity class 230, an **account involvement entity class** 240 and an offering involvement entity class 250. **Relationships** among individual instances of the entities in the **account entity class** ("account data objects") and individual instances of the entities in the customer entity class

("customer data objects") are established and defined by individual instances of the entities in the **account involvement entity class** ("account involvements") 240. The **account involvement entity class** may define a **one-to**

7

many **relationship** between an account data object and a customer data object. Therefore, an account data object may include many customer

data objects. Similarly, **relationships** between customer data objects and individual instances of the entities in the offering entity

class ("offering data object") are established...

...302. In this figure, the blocks with shading represent entities. The

account entity class 210 may further include an **account group entity** 304.

In general, the account entity 302 may store information relating to a group of one or more...

...account entity may include an account ID attribute as a primary key that

uniquely identifies each account data object. The **account group entity** 304 may store information **relating to groups** of two or more **accounts** data objects and enables **relationships** to be formed among the two or more account data objects. Each instance of the **account group entity** 304 (each an "account group data object") establishes a **relationship** among two or more account data objects as an



account group. The account group entity allows a parent-child relationship to be created between account data objects. As such, each account data object may have one and only one It

...

...of FIG. 2 are shown in more detail in FIG. 5. In this figure, all the

blocks represent entities. The account involvement entity class 240 may include one or more account involvements that each establishes a relationship among one or more customer data objects and an account data object. The account involvement entity class 240 may include: an account involvement entity 502 and an account role entity 504. The account involvement entity 502 may include an account involvement ID...may include a product entity class 602, a service entity class 604, and a

program entity class 608. The product entity class 602 may include one or more entities that store information relating to products offered

by providers. The service entity class 604 may include one or more entities that store information relating to services offered by providers. The program entity class 608 may include one or more entities that establish relationships among the offering data objects stored in the product entity class 602 ("product data objects") and the offering data objects stored in the service entity class 604 ("service data objects"). Therefore, the program entity class 608 enables the representation of bundled products and services.

[0075] For the purposes of example, FIG. 7 shows an example of a product entity class for insurance-related offerings 701. However, the product entity class may be implemented to represent any type of product. In this figure, block 706 represents an

entity class, while all the other blocks represent entities. The product entity class of FIG. 7 may include a product entity 710. The product entity 710 holds information relating to the various insurance policies offered by insurance providers to customers. Generally each instance of the product entity 710 holds information relating to a...

...for that product. In addition, the product coverage rule entity 712 may

include other attributes designed to capture additional information

relating to a type of coverage, such as: the state or states and/or country or countries in which the type of coverage is valid.

[0081] In addition, the **product** entity class may include a covered item entity class 706 that stores information relating to a particular item or situation that is to be covered by the product, program or service and that is the subject of the SQPR. The **product** entity class may also include a covered item involvement entity 704 that establishes **relationships** between SQPR data objects and individual instances of the covered item entity class (each a "covered item data object'). The...

...for these attributes will link the program associated with the value used for the program ID attribute with the service associated with the valued used for the service ID attribute.

[0087] Shown in FIG. 2, the offering involvement entity class 250 may be similar to the **account** involvement entity class shown in FIG. 5, in that a single offering involvement class may establish a **relationship** among customer data objects and offering data objects. However, when an offering entity class, such as the **one** shown in FIG. 6 is included in the account data structure, the offering involvement entity class 250 may include a...

...providerdataelement').

Further, the provider entity class 1170 may also include a performer entity 1174 that stores information relating to an individual provider.

The performer entity 1174 may include a performer ID attribute as a primary key and may also include a performer role attribute. The performer role may include, underwriter, rater, **underwriter** assistant, and **account** owner. In addition, the performer entity may include attributes such as entity type and entity ID, which will be discussed... tiered structure.

[00115] In particular, a three-tiered structure according to the present invention gives insurers the ability to combine **one** or more **customers** and their offerings (such as policies) with accounts as participants. The participants may be viewed according to their **associated** accounts. The insurer now has the ability to create business rules and processes to manage and make decisions at the

account level, and the flexibility to define participants in many different capacities.

[00116] The first tier of the three-tiered structure is the account. An

account could be a customized collection...

...be independent of the policies, services and other data that may be captured about the participants.

Specifically, for purposes of underwriting/account management, an account could be the collection of participants, offerings (which may include SQPR's, and/or service subscriptions), and...  
...sold.

[00117] The second tier is the participant. As previously discussed, the

participant provides information regarding the customers, which are associated with accounts. This information includes the customer's role in connection with their relationship to an account. This second tier enables information to be viewed and manipulated from the same point of view allowed by conventional systems.

[00118] The third...

...renewal may represent the same offering, but at a different stage of the

offering's lifecycle. A solicitation for an insurance policy from a customer or agent is an example of a submission. Once an insurance carrier has processed the submission, it...

...FIG. 23@ a tree diagram shows an example of the different types of information required for each of the three tiers in a personal lines account according to the present invention. In this example, the "Jones" account includes one participant "Joan Jones," With whom the following offerings are associated: a homeowners policy and an auto policy. The homeowner policy is up for renewal, however the auto policy is not...

...ordering tasks, which leads to better underwriting decisions and more efficient use of resources.

[00132] Another advantage of the three-tiered structure enabled by

the **account** data structure is that it makes it very easy to move participants and all of their **associated** offering information from one account to another. **Participants** may be seamlessly transitioned from one account to another because all of the data associated with the participants, such as...

...an insurer to track all account activity through an account history.

Such an account history has been previously unavailable in **underwriting** applications. An **account** history generally provides a granular view of all activity across an account and may include a history of all rules...A plurality of policies is established

for a participant at a step 3006. An underwriting decision is determined

at an **account level** based upon data **related** to a **plurality** of **participants** at a step 3008. An underwriting decision is determined for each participant separately at a step 3010.

[00159] Turning...

Claim

... the customer.

18 A computer-readable memory having stored thereon a data structure, the

data structure being based on a **relational** data model and comprising:

an account entity class for storing a plurality of account data objects;

a customer entity class for storing a plurality of customer data objects;

and an **account** involvement entity **class** for storing an **account** involvement that establish a **relationship** among one of the plurality of account data objects and one of the plurality of customer data objects.

19 - The data structure of Claim 18, wherein the **account** entity **class** includes an **account** entity for storing the plurality of account data objects.

20 The data structure of Claim 19, wherein the account entity includes an account entity ID attribute as a **primary** key.

21 The data structure of Claim 19, wherein the **account** entity

class further includes an **account group** entity for establishing a **relationship** among two or more of the plurality of account data objects.

22 The data structure of Claim 21, wherein the **account group** entity includes an **account ID** attribute defined as a foreign key.

23 The data structure of Claim 18, wherein the customer entity class includes...

...for storing a plurality of offering data objects; and an offering involvement entity class establishing a relationship between at least one of the plurality of customer data objects and one of the plurality of offering data objects.

31 The data structure...

...33 The data structure of Claim 30, wherein the offering entity class

includes a product entity class for storing a plurality of product data objects.

34 The data structure of Claim 33, wherein the offering involvement entity class includes a product involvement entity class for storing a program involvement, which establishes a **relationship** between at least one of a plurality of product data objects and one of the plurality of customer data objects.

35 The data structure of Claim 34, wherein the **product involvement entity class** includes a **service involvement entity class** for storing a **service involvement**, which establishes a **relationship** between at least one of a plurality of service data objects and one of the plurality of customer data objects.

36 The data structure of Claim 18, further comprising: a provider entity class for storing a plurality of...

...provider data objects.

37 A system for storing and processing account-related information by an application program, wherein the account-related information and the application program are stored in one or more computer-readable memories, the system

comprising:  
a database;  
a data structure within the database and including an **account entity class**; a customer entity class; and an involvement entity establishing a **relationship** between at least **one** of the **plurality of customer** data objects and at least one of the **plurality of account** data objects; and

32

a data module within the database and including a plurality of account

data objects stored according to the **account entity** class and a **plurality of customer** data objects stored according to the customer entity class.

38 A method for storing account-related information, comprising: providing an **account entity** class for storing a **plurality of account** data objects; providing a **customer entity** class for storing a **plurality of customer** data objects; providing an **account involvement entity class** for storing a **plurality of account** involvements, which establish a **relationship** between at least **one** of the **plurality of customer** data objects and at least one of the **plurality of account** data objects.

39 A method of managing an **underwriting account** for an **insurance policy**, the method comprising the steps of: establishing a **plurality of participants**; assigning each **participant** of the **plurality of participants** to an account; and enabling an underwriting decision at an **account level** based upon data **related** to the **plurality of participants**.

40 - The method of Claim 39 further comprising a step of enabling an underwriting decision for each participant separately.

41...

...a step of enabling an underwriting decision based upon all policies of the account.

44 A method of managing an **underwriting account** for an **insurance policy**, the method comprising the steps of: establishing a **plurality of participants**; assigning each **participant** of the **plurality of participants** to...

...comprises a step of providing an underwriting decision based upon a plurality of participants.

49 A method of managing an underwriting account for an insurance policy, the method comprising the steps of:  
establishing a plurality of participants;  
assigning each participant of the plurality of participants to...

...to team members comprises a step of assigning tasks to team members by policy.

54 . A method of managing an underwriting account for an insurance policy, the method comprising the steps of:  
establishing a plurality of participants;  
assigning each participant of the plurality of participants to...

9/3,K/8 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01201161 \*\*Image available\*\*  
SYSTEMS AND METHODS FOR MONITORING AND CONTROLLING BUSINESS LEVEL  
SERVICE  
LEVEL AGREEMENTS  
SYSTEMES ET PROCEDES DE SURVEILLANCE ET CONTROLE D'ACCORDS SUR LES  
NIVEAUX  
DE SERVICE AU NIVEAU COMMERCIAL  
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AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM

DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO

RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO

SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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Fulltext Availability:

Detailed Description

Detailed Description

... external parties (e.g., trading partners) individually and, therefore,

a global view is missing. For example, the proposed WSLA (Web Service Level Agreement) and tpaML (Trading Partner Agreement Markup Language) specifications of International Business Machines Corporation address the issue of managing external relationships.

However, the focuses of such specifications are on one-to-one individual relationships, but do not provide solutions for managing a one-to-many relationship taking into consideration inter-dependencies among parties...

...of the invention, a model for providing business process management is

described using business commitment specifications that globally describe

business relationships between multiple entities



associated with a dynamic business process, including external and internal parties associated with the business process. The model is used for monitoring and controlling business-level SLAs (service level agreements) based on specified business commitments among the entities. The business commitments are defined using KPIs (Key Performance Indicators) which...be implemented using business commitments according to the invention.

#### 1. Insurance Hub

in the insurance industry, small businesses may buy insurance policies through independent agents. These independent agents then contract with insurance carriers that actually issue the insurance policies. Since it is time consuming for an independent agent to deal with many insurance carriers that potentially have different policies...

9/3,K/9 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01170627 \*\*Image available\*\*  
METHOD AND SYSTEM FOR PROVIDING A COMBINATION OF LIFE INSURANCE THROUGH  
TIME OF NEED  
PROCEDE ET SYSTEME PERMETTANT DE FOURNIR, SOUS FORME COMBINEE, UNE  
ASSURANCE-VIE ET DES SERVICES CLIENT EN PERIODE DE BESOIN  
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Patent and Priority Information (Country, Number, Date):  
Patent: WO 200492868 A2-A3 20041028 (WO 0492868)  
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AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM

DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO

RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO

SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 7218

Fulltext Availability:

Detailed Description

Detailed Description

... segment is distributed principally through insurance companies and is

only a mechanism to pre-fund estimated final expenses. Final expense **insurance policies** provide the consumer with the benefit of discounted, age-based pricing of insurance, but at least typically, no advanced planning...

...system of this invention. The package provider has contracted with one

or more insurance providers to provide to customers an **insurance policy** and services contract 11.

This **insurance policy** and services contract is the result of negotiations between the package provider and one or more insurance carriers in order...

...the customer and the package provider when the insurance contract is

signed, or the package provider can include within the **insurance policy** certain obligations of the package provider to provide the

continuous services of this invention. The package provider further includes a...

...to potential customers during the period in which a potential customer

is determining whether or not to purchase a life insurance policy, and if a life insurance policy is purchased,

the customer services group 12 will provide continuous services to such

customer from the time of signature upon the insurance policy contract through the time of need. The package provider is not

associated

with any funeral home, and does not require...

...customers information relating to life insurance and a panoply of services provided to a customer who has purchased a life insurance policy. The website includes interconnection through internet links or other electronic coupling to one or more insurance policy provider electronic platforms 25 so that a potential customer can obtain

either from the website or directly from the electronic...

...services group 12 to prepare a funeral plan for a new customer member

who has obtained life insurance. The customer services group

or LP/SP 12 further provides planning guide materials and knowledge tools

as well as actual consulting advice relating to funeral planning as part of rendered services. Additionally, the customer

services group includes one or more professional

funeral planning counselors capable of consulting with customers who have

recently signed up for life insurance in...

...24a is directed to enrollment by a potential customer into a life insurance program in order to obtain a life insurance policy and services contract 11 as illustrated in FIG. 1. Should the potential

customer need additional information, the website enrollment...

...is made either by credit card at 27 or by check at 29 with hard copy

enrollment at 30, the insurance policy may be physically sent

to the client, which step is shown at 32. Of course, other forms of payment, including...

9/3,K/10 (Item 7 from file: 349)  
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01051319 \*\*Image available\*\*

METHOD, SYSTEM, AND PROGRAM FOR AN IMPROVED ENTERPRISE SPATIAL SYSTEM  
PROCEDE, SYSTEME ET LOGICIEL POUR UN SYSTEME SPATIAL AMELIORE  
D'ENTREPRISE

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR

LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD  
SE

SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT  
RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

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(EA) AM AZ BY KG KZ MD RU TJ TM

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Detailed Description

Detailed Description

... U.S. Provisional Application No. 60/433, 597, entitled "SYSTEMS  
AND

METHODS FOR REAL-TIME EVALUATING AND REPORTING ASSOCIATED  
WITH **INSURANCE POLICY** UNDERWRITING AND RISK MANAGEMENT." by  
S. Kumar et al., filed on December 16, 2002, and which is  
incorporated by  
reference...

...U.S. Provisional Application No. 60/437,990, entitled "SYSTEMS AND  
METHODS FOR REAL-TIME EVALUATING AND REPORTING ASSOCIATED  
WITH **INSURANCE POLICY** UNDERWRITING AND RISK MANAGEMENT," by  
S. Kumar et al., filed on January 6, 2003, and which is incorporated  
by

reference...from P)jamided  
Spatially Referenced Data  
5 [01831 Implementations of the invention display spatially  
referenced  
data (e.g., images) to **client** software, by automatically choosing  
**one** of several data sets containing spatially referenced data  
**corresponding** to the scale at which the user requests to view the  
spatially referenced data. The data sets contain spatially  
referenced...

9/3,K/11 (Item 8 from file: 349)  
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01043254 \*\*Image available\*\*  
METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES AND  
BEHAVIORAL  
INFLUENCES RELATED TO MONEY AND TECHNOLOGY

PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES  
 TACHES ET  
 ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A  
 L'ARGENT, AUX  
 INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS  
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 Priority Application: US 2002360347 20020227; US 2002361794  
 20020305; US  
 2002364237 20020313; US 2002364448 20020314; US 2002370518  
 20020404; US  
 2002394827 20020709; US 2002403166 20020813; US 2002413270  
 20020924; US  
 2002414860 20020930; US 2002416135 20021003; US 2002416288  
 20021004; US  
 2002418413 20021015; US 2002421170 20021025; US 2002422042  
 20021028; US  
 2002427787 20021119; US 2002429596 20021126; US 2002430542  
 20021202; US  
 2002433921 20021216; US 2003439306 20030109  
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 applications  
 prior to 2004)  
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM  
 DZ  
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
 LR  
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG  
 SK  
 SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW  
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT  
 SE SI  
 SK TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM  
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Fulltext Availability:  
Detailed Description  
Claims

Claim

... who agree to accept information online rather than by mail, such as

legal agreements, legal

78

briefs, and legal filings, **insurance policies** and others, for example, may be rewarded and receive benefits. The availability of the

program may even be limited to...to agree to certain types of waivers. A

waiver may be a condition of a points program, obtaining a higher level of **service**, or initiating a service **relationship**.

Various degrees and types of waivers may be required by a single **entity** for **different** types of services. Service providers may offer price discounts or additional services to those who agree to waivers. [0002261 ...in the process of sending such enhanced messages.

Transmission of documents such as sending and/or receiving documents such

as **insurance policies** and others may be accomplished using enhanced means to assure security. Any of these types

122

of transmissions may be...

9/3,K/12 (Item 9 from file: 349)  
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00974191 \*\*Image available\*\*

A LEASE TRANSACTION MANAGEMENT AND ACCOUNTING SYSTEM  
SYSTEME DE GESTION D'OPERATIONS DE CREDIT-BAIL ET DE COMPTABILITE  
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(Nationality)

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Patent and Priority Information (Country, Number, Date):

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20010629; US

2001896236 20010629

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ

EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR

LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG  
SI

SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

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Publication Language: English

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Fulltext Availability:  
Detailed Description

Detailed Description

... assets on a lease can have different billing criteria. Billing criteria can also be set at the lease, account number, account owner, and customer level. Multiple cost factors can be associated with the same asset since data is stored at the asset-level. Active assets can exist on the system even...master agreement at 208. A customer organization is selected at 208 Then a legal owner must be selected at 208 Insurance policy information is then either selected or created at 208 The system 100 supports the ability of a user 106 to...

9/3,K/13 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00963611 \*\*Image available\*\*  
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM

FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET

POUR SERVICES DE LOCATION DE VEHICULES

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 Patent and Priority Information (Country, Number, Date):  
 Patent: WO 200297700 A2 20021205 (WO 0297700)  
 Application: WO 2001US51431 20011019 (PCT/WO US0151431)  
 Priority Application: US 2000694050 20001020  
 Parent Application/Grant:  
 Related by Continuation to: US 2000694050 20001020 (CIP)  
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 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM  
 DZ  
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
 LR  
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI  
 SK  
 SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
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 Publication Language: English  
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 Fulltext Word Count: 237932  
 Fulltext Availability:  
 Detailed Description  
 Detailed Description  
 ... the transmission is then output to the . connection-specific  
 received transmissions for either production or test purposes  
 @Notes:  
 Each direct **connect** trading partner or VAN (value-Added Network)#  
 has a PRODUCTION PROFILE ID and a TEST PROFILE ID.  
 Process  
 Hierarchical numeric ID.

Coded name: AMzzzRCV` (zzz = Root of Van ID)  
Name: PGM Receive Proprietary Transmission (AMzzzRCV)  
Confidential Page 2...

9/3,K/14 (Item 11 from file: 349)  
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00933152 \*\*Image available\*\*  
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER  
SYSTEM

FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS  
MULTIPLES,

FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE  
VEHICULES

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 Patent and Priority Information (Country, Number, Date):  
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 Application: WO 2001US51437 20011019 (PCT/WO US0151437)  
 Priority Application: US 2000694050 20001020  
 Parent Application/Grant:  
 Related by Continuation to: US 2000694050 20001020 (CIP)  
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 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM  
 DZ  
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
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 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI  
 SK  
 SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
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 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
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 Publication Language: English  
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Fulltext Availability:  
 Detailed Description

#### Detailed Description

... levels of its organization to provide for the smooth conduct  
 of business between the two organizations. More particularly,  
 this field **relates** to an Internet enabled automatic rental  
 vehicle transaction system to facilitate the conduct of rental  
 vehicle transactions between **two** multilevel business  
 organizations, **one** of which provides such rental vehicle  
 transaction **services** in an integrated manner through business  
 5 enterprise software to a high volume user of such rental  
 vehicle **services** wherein an Internet web portal is defined by  
 the rental vehicle service provider which **interconnects** the  
 two business organizations at multiple levels, providing a  
 graphical user interface (GUI) for the transaction of large  
 amounts of rental vehicle **services** automatically and virtually  
 without human intervention upon entry. The invention of the  
 second filed parent continuation-in-part application extends...

...thousands of individual

branches located nationally, and even now internationally, with hundreds of thousands of vehicles available for rental.

Furthermore, ~~other~~ business partners including ~~other~~ ~~service~~

providers such as vehicle repair shops have also been given access to this system to allow for input of information ~~relating~~ to progress of vehicle repair, extension of rental time, etc. as the rental progresses. This integrated business computer network and...be sent from the service provider to the service purchaser. Correspondingly,, authorizations and authorization cancels can be sent from the ~~services~~ purchaser to the services provider. Confirmations are communicated upon confirmation of an authorized reservation request.

Authorization changes may be made and communicated from the services purchaser to the service provider. ~~Corresponding~~ rental transaction changes may be communicated from the services provider to the services purchaser. As indicated, through the entirety of...the software resident therein. No special browser software or other interface software is required by the user and any special ~~interconnecting~~ software or server/hardware requirements may be satisfied as between the ~~service~~ providers such that the user is presented with a seamless ~~interconnection~~. As the .invention is configured and works well with the integrated business and computer systems as disclosed herein, it is...Flag Return@Code

The Open Flag and Return Code are the only return fields.

The program checks the Nat Res ~~Policy~~ Files to determine if the request anch is open or closed.

Closing Time Allowance is available but not currently used...

9/3,K/15 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00900353 \*\*Image available\*\*  
METHOD AND SYSTEM FOR PROVIDING A FINANCIAL PRODUCT  
PROCEDE ET SYSTEME PERMETTANT DE FOURNIR UN PRODUIT FINANCIER  
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Patent and Priority Information (Country, Number, Date):  
Patent: WO 200233869 A2-A3 20020425 (WO 0233869)  
Application: WO 2001US32188 20011016 (PCT/WO US0132188)  
Priority Application: US 2000240072 20001016; US 2000708680 20001109  
Designated States:  
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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ  
EC  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS  
LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
SL  
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
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Publication Language: English  
Filing Language: English  
Fulltext Word Count: 11753  
  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... presence (e.g., indicating the market share of the supplier); (d)  
cross-sell opportunity (e.g., indicating ability to sell **multiple  
related products** to an individual, or group of  
individuals, such as individuals in the same household); (e) price  
(e.g.,  
indicating the cost of the product and...customer's household). For  
instance, an agent may determine, based on market analysis, that a  
customer needs an effective life **insurance policy**. Sale of  
the life **insurance policy** represents a "door opener" sales  
opportunity, as this product allows the sales representative to,  
figuratively, "enter a household." Customers interested...

^ 9/3,K/16 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00891299      \*\*Image available\*\*

INVESTMENT REFERRAL SYSTEM AND METHOD  
SYSTEME ET PROCEDE DE RECOMMANDATION D'INVESTISSEMENTS

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Patent and Priority Information (Country, Number, Date):

    Patent:                      WO 200225404 A2-A3 20020328 (WO 0225404)

    Application:                WO 2001US29494 20010920 (PCT/WO US0129494)

    Priority Application: US 2000668828 20000922

Designated States:

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prior to 2004)

    AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ

    EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR

    LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SL

    TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

    (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

    (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

    (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

    (EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 18292

Fulltext Availability:

    Detailed Description

    Claims

#### Detailed Description

... credentials that cannot be verified are identified. One or more verified service provider profiles are compiled; and at least one **insurance policy** is obtained insuring that the credentials of each of the verified service provider profiles are correct. Preferably, the credentials of...

...employment history, educational background, professional designations, trade certifications and licenses associated with a service provider.

In a preferred embodiment, the **insurance policy** inures to the benefit of a customer who relies on a verified service provider profile having credentials that are materially...

...having credentials that cannot be verified are identified. One or more verified service provider profiles are compiled. At least one **insurance policy** is obtained insuring that the credentials of each of the verified service provider profiles are correct. At least one customer...credentials that cannot be verified and compile one or more verified service provider profiles. The system includes at least one **insurance policy** insuring that 1 5 the credentials of each of the verified service provider profiles are correct.

The system preferably has...

...relates to a tiered matching system and method designed to match investors with the investment professionals best suited to their **individual** needs. A plurality of criteria (e.g., twenty-two) are used to match investors and professionals. The tiered matching system...

...least one tiered service provider matching criteria. At least one customer profile is received, the customer profile having at least one **absolute customer matching** criteria and at least one **tiered customer matching** criteria. A score is generated for each service provider profile based on the **absolute service provider matching** criteria, **tiered service provider matching** criteria, **absolute customer matching** criteria and **tiered customer matching** criteria. At least one service provider profile is identified as



generally **corresponding** to the customer profile based on the score.

In yet another embodiment, the invention relates to the combination of a

...

...having credentials that cannot be verified are identified.

One or more verified service provider profiles are compiled. At least one

**insurance policy** is obtained insuring that the credentials of each of the verified service provider profiles are correct.

At least **one** customer profile is received, the customer profile having at least **one** absolute **customer matching** criteria and at least **one** tiered **customer matching** criteria. A

score is generated for each service provider profile based on the absolute **service provider matching** criteria, **tiered service provider matching** criteria, absolute customer **matching** criteria and tiered **customer matching** criteria. At least **one** verified service provider profile is identified as generally **corresponding** to the customer profile based on the score.

#### Brief Description of the Drawings

Figure I is a general block diagram...going another step further to assure the quality of each service provider profile stored in the database by securing an **insurance policy** that insures customers that rely on incorrect information contained in the verified service provider profiles.

In the event that...

...site whereupon a match with a service provider is made, that customer

may receive the benefits of a surety program.

**Insurance policies** in accordance with the invention, although heretofore unknown in the art, are available from an insurance syndicate

such as Lloyds...

...only to the initial amounts transferred to the Investment Professional

after a match is made. Other provisions of a preferred **insurance policy** in accordance with the invention are well within the scope of one skilled in the art.

In a preferred embodiment...

Claim

... that generally correspond to the customer profile.

41 A method for identifying at least one service provider profile that

generally corresponds to a customer profile:

a) receiving one or more service provider profiles each having at least

one absolute service provider matching criteria and at least one tiered service provider matching criteria;

b) receiving at least one customer profile having at least one absolute

customer matching criteria and at least one tiered customer matching criteria;

c) generating a score for each service provider profile based on the absolute service provider matching criteria, tiered service provider matching criteria, absolute customer matching criteria and tiered customer matching criteria;

d) identifying at least one service provider profile that generally corresponds to the customer profile based on the score.

42 The method of claim 41 wherein the score is based on...

...composite score and at least one tiered composite score, the absolute

composite score being based on the absolute service provider matching criteria and the absolute customer matching criteria, the tiered matching criteria composite score being based on the tiered service provider matching criteria and the tiered customer matching criteria. 5 43. The method of claim 41 wherein the service provider profiles has at least first and second tiered service provider matching criteria and the customer profile has at least first and second tiered customer matching criteria and wherein the score is based on the product of the absolute composite score and the sum of at least

a

first and second tiered composite score, the first tiered composite score

being based on the first tiered service provider matching criteria and the first tiered customer matching criteria, the second tiered composite score being based on the second tiered service provider matching criteria and the second tiered customer matching

criteria.

44 The method of claim 43 wherein the first and second tiered composite score are weighted on different orders of magnitude.

45 The method of claim 41 wherein the service provider profile has a plurality of **tiered service provider matching** criteria and the customer profile has a plurality of tiered **customer matching** criteria and wherein the score is based on the product of the absolute composite score and the sum of at...

...services that are similar to the services desired by the customer.

55 The method of claim 52 wherein a second **tiered service provider matching** criteria includes at least one of the service provider's risk focus, preferred time horizon, preferred investment instruments and

growth/income investment goals and a **second tiered customer matching** criteria includes at least one of the customers desired I 0 risk focus, preferred time horizon, preferred investment instruments and growth/income investment goals and the curve

shaping...the computer is operable to receive one or more service provider profiles each having at least one absolute service provider **matching** criteria and

at least one **tiered service provider matching** criteria;

receive at least one customer profile having at least one absolute customer

**matching** criteria and at least one tiered customer **matching** criteria;

generate a score for each -service provider profile based on the absolute

**service provider matching** criteria, **tiered**

**service provider matching** criteria, absolute customer

**matching** criteria and tiered customer **matching** criteria; and

identify at least one service provider profile that generally **corresponds** to the customer profile based on the score.

59 The system of claim 58 wherein the score is based on...

...composite score and at least one tiered composite score, the absolute

composite score being based on the absolute service provider

**matching** criteria and the absolute customer **matching**

criteria, the tiered **matching** criteria composite score being based

on the **tiered service provider matching** criteria and the **tiered customer matching** criteria.

60 The system of claim 58 wherein the service provider profiles has at

least first and second **tiered service provider matching** criteria and the **customer** profile has at least **first** and **second** **tiered customer matching** criteria and wherein the score is based on the product of the absolute composite score and the sum of at least a first and second tiered composite score, the first tiered composite score being based on the first **tiered service provider matching** criteria and the **first** tiered **customer matching** criteria, the **second** tiered composite score being based on the second **tiered service provider matching** criteria and the **second** tiered **customer matching** criteria.

61 The system of claim 60 wherein the first and second tiered composite

score are weighted on different orders of magnitude.  
I 0

62 The system of claim 58 wherein the service provider profile has a plurality of **tiered service provider matching** criteria and the **customer** profile has a plurality of **tiered customer matching** criteria and wherein the score is based on the product of the absolute composite score and the sum of at...

...are similar to the services desired by the customer.

72 The system of claim 69 wherein a wherein a second **tiered service provider matching** criteria includes at least one of the service provider's risk focus, preferred time horizon, preferred investment instruments and growth/income investment goals and a **second** tiered **customer matching** criteria includes at least **one** of the **customers** desired risk focus, preferred time horizon, preferred investment instruments and growth/income investment goals and the curve shaping function is...cannot be verified; c) compiling one or more verified service provider profiles each having at least one absolute service provider **matching** criteria and at least one tiered service provider matching criteria;  
d) obtaining at least one insurance policy insuring that the credentials of each of

the verified service provider profiles are correct;  
e) receiving at least one customer profile having at least one absolute customer matching criteria and at least one tiered customer matching criteria;

I 0 d) generating a score for each service provider profile based on the

absolute service provider matching criteria, tiered service provider matching criteria, absolute customer matching criteria and tiered customer matching criteria;

e) identifying at least one verified service provider profile that generally corresponds to the customer profile based on the score.

1 5

76 A service provider referral system comprising:  
at least one...

...provider profiles having credentials that cannot be verified and compile

one or more verified service provider profiles;

at least one insurance policy insuring that the credentials of each of the verified service provider profiles are correct;

wherein the computer is operable to receive one or more service provider

profiles each having at least one absolute service provider matching criteria and at least one tiered service provider matching criteria;

receive at least one customer profile having at least one absolute customer

matching criteria and at least one tiered customer matching criteria;

generate a score for each service provider profile based on the absolute

service provider matching criteria, tiered

service provider matching criteria, absolute customer matching criteria and tiered customer matching criteria; and

identify at least one verified service provider profile that generally

corresponds to the customer profile based on the score.

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00851775      \*\*Image available\*\*

ADVANCED ASSET MANAGEMENT SYSTEMS  
SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 2000569023 20000511

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DZ

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LS

LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Availability:  
Detailed Description

#### Detailed Description

... group(s) are not required to be known in advance, but can be determined; routes between repositories in said group(s) can change, with no requirement that subsequent communications connections between said repository and said other repositories, established after a first communications connection between said repository and said other repositories, must traverse the same path as said first communications connection; communications connections between said repository and said other repositories...

...account, that is programmed to communicate and conduct transactions as an independent repository or as a member of a given group of repositories, may also be programmed to communicate with, and to conduct transactions with, at least one other repository not comprised in said given group. In other forms of these embodiments, said first repository is not comprised in any group of repositories, (inverted exclamation mark)S a member of a distributed group, is a member of a federated group, is...ownership or control of said account(s), at least a portion of the content of said account(s), a logical connection(s) of an account(s), a transaction(s) involving an account(s), and. a transaction history/histories in which an account(s) has/have been involved.

#### 4 3 Third Aspect.

##### 4 3.1 [Claim 242]

According to a third aspect of...are also some embodiments that have the advantage of providing mechanisms for the at will. creation and destruction of virtual accounts and hierarchies of accounts, and in these or other embodiments, the at will. creation and destruction of domains of

accounts, wherein the domains allow...federated groups, .distributed groups, and federated groups, each storing, managing and maintaining a

53

specific set of virtual accounts, all ~~related~~ public and private tokens, and all their transactions and traceable transaction histories,

along with the ability to seamlessly transfer, transmit, receive, aggregate, distribute, and exchange ~~accounts, groups of accounts,~~ and entire ~~account~~ domains, as well as information and assets, to and from specific accounts stored within the respective

repositories.

Virtual clearinghouses, included among the ~~several~~ embodiments, offer unique enhancements to virtual account transactions and other systems and services by providing a central, trusted, third-party...

...as in guaranteeing the validity of current ownership certificates.

Other embodiments focusing on virtual labeling systems offer similar benefits for ~~individual accounts~~. The labeling system provides means to locate and communicate with. accounts without the need

to know their specific account numbers or public token(s). In additional

embodiments, the labeling system can publish directories of labels for

~~accounts,~~ and can create both system and end-user generated random and non-random labels.

To the extent it is desired...

...token.

Figure 5 shows a virtual account: a single private account with its, private token, a single public/private account ~~connection~~ interface, and. multiple public accounts each with its own public token,

where one of the public accounts is subordinate to the other.

Figure 6 shows a virtual ~~account:~~ a single private account with its private token, multiple public/private ~~account connection~~ interfaces, and multiple public ~~accounts~~ each with its own public token.

Figure 7 shows a virtual account: a single private account with its private token, a single shared public/private account ~~connection~~ interface, and ~~multiple~~ public accounts each with its own public



token.

Figure 8 shows a virtual account: multiple private accounts each with its ...repositories.

Figure 101 shows an inter-networked group of discrete repositories.

64

Figure 102 shows an inter-networked group of discrete repositories, federated, distributed, and distributed-federated groups of repositories.

Figure 103 shows a discrete repository connected to another discrete repository, a repository/repositories within a distributed, federated, a distributed-federated, and/or an inter-networked group of repositories.

Figure 104 shows a repository within a distributed group connected to a discrete repository, a repository/repositories within a distributed, federated, a distributed-federated, and/or an inter-networked group of repositories.

Figure 105 shows a repository within a federated group connected to a discrete repository, a repository/repositories within a distributed, a federated, a distributed-federated, and/or an inter-networked group of repositories.

Figure 106 shows a repository within a distributed-federated group connected to a discrete repository, a repository/repositories within a distributed, a federated, a distributed-federated, and/or an inter-networked group of repositories.

Figure 107 shows a repository within an inter-networked group connected to a discrete repository, a repository/repositories within a distributed, a federated, a distributed-federated, and/or an inter-networked group of repositories.

Figure 108 shows a computer system containing at least one data

processor (CPU), at least one communications device, and at least one storage device with an operating system, virtual account...publicly recognized currency.

Examples of non-currency assets that are not quantifiable but have intrinsic value include deeds, titles, memberships, insurance policies, annuities, and.

perpetuities.

Examples of non-currency assets that are not quantifiable and have no intrinsic value include...require validation to confirm legitimacy.

Non-quantifiable assets held in virtual accounts, such as deeds, titles, memberships, credentials, licenses, and insurance policies can be entered into and removed from virtual accounts.

Accounts also can be configured such that only certain kinds of...

9/3,K/18 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00781959 \*\*Image available\*\*  
APPARATUS AND METHOD FOR PROVIDING FINANCIAL INFORMATION AND/OR INVESTMENT  
INFORMATION  
PROCEDURE AND DISPOSITIF FOR SUPPLYING INFORMATION ON FINANCES AND/OR INVESTMENTS  
Patent Applicant/Inventor:  
JOAO Raymond Anthony, 122 Bellevue Place, Yonkers, NY 10703, US, US  
(Residence), US (Nationality)  
Legal Representative:  
JOAO Raymond Anthony (agent), 122 Bellevue Place, Yonkers, NY 10703, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200115093 A2-A3 20010301 (WO 0115093)  
Application: WO 2000US23074 20000823 (PCT/WO US0023074)  
Priority Application: US 99150410 19990824  
Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22868

Fulltext Availability:

Detailed Description

Detailed Description

... or certain individual investors, financial institutions and/or financial intermediaries, who or which utilize the present invention, and/or computers **associated** with the various external information sources. A central processing computer 10 may also be dedicated to **service** any one or **group** of the above described individuals and/or entities.

The apparatus 100, in the preferred embodiment, also includes **one** or more **individual** computers 20, with each individual computer 20 being **associated** with an individual investor. An individual computer 20 may also be associated with a number of individual investors, depending upon...tornadoes, floods, storms, fires, blizzards, and/or other weather and/or environmental information, travel information, tourism information, insurance claims for **insurance policies** of any kind including, but not limited to life insurance, health insurance, property insurance, casualty insurance, disability insurance, etc.

The...

9/3,K/19 (Item 16 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rts. reserv.

00329839      \*\*Image available\*\*

METHOD AND APPARATUS FOR INTERFACING COMPUTERS TO EXCHANGE TELEPHONE  
CALL

BUSINESS INFORMATION

PROCEDE ET APPAREIL DE LIAISON D'ORDINATEUR PERMETTANT  
L'ECHANGE

D'INFORMATIONS COMMERCIALES RELATIVES A DES APPELS TELEPHONIQUES  
Patent Applicant/Assignee:

SIEMENS ROLM COMMUNICATIONS INC,

Inventor(s):

MORRISON David,

MARINELLI Gale,

CHIN Barbara,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9612350 A2 19960425

Application: WO 95US13071 19951004 (PCT/WO US9513071)

Priority Application: US 94318454 19941005

Designated States:

(Protection type is "patent" unless otherwise stated - for  
applications

prior to 2004)

JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 17665

Fulltext Availability:

Detailed Description

Detailed Description

... sales volume generated by a particular  
catalog department to which a group of agents belongs, or  
the average number of **insurance policies** sold for a  
particular agent during a particular period of time. Even  
if certain statistics which are stored in each ...names and  
identifiers, assignments of agents to groups, queuing  
methods used for each group, and the like, This  
information generally **relates** switching hardware within the  
CBX to **other entities** such as agents, trunk groups,  
**service**  
**levels** per group of agents, and the like,  
Each statistics table comprises information regarding  
telephone calling statistics for the CBX on which the...

9/3,K/20      (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2009 Thomson Reuters. All rts. reserv.

0015254188 - Drawing available

WPI ACC NO: 2005-604274/200562

Related WPI Acc No: 2005-597371

XRPX Acc No: N2005-495659

Account data structure for insurance underwriting, has account entity class

storing account data objects and customer entity class storing customer

data objects and offering entity class storing offering data objects

Patent Assignee: BIRDSELL J A (BIRD-I); CORLESS P J (CORL-I);

MCGIFFIN G

E (MCGI-I); NANDAN D (NAND-I); RAUCH J R (RAUC-I)

Inventor: BIRDSELL J A; CORLESS P J; MCGIFFIN G E; NANDAN D; RAUCH J R

Patent Family (1 patents, 1 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update	
US 20050187881	A1	20050825	US 2004783478	A	20040220	200562	B

Priority Applications (no., kind, date): US 2004783478 A 20040220

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20050187881	A1	EN	39	33		

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

An **account** management system has been developed that enables customer or client-related information to be stored, viewed and manipulated in a

manner that reflects the relationship among **different customers**

. The account **management system** includes an account data structure that defines accounts and relates customers to accounts so that

the accounts include a group of related customers. In addition, a method of managing an underwriting account for an insurance policy has been developed. In particular, a method comprises the steps of establishing a **plurality of participants**; assigning each **participant of the plurality of participants**

to an account; **establishing** business rules at an account level; and providing an **underwriting** decision for an **account** based upon the business rules.

Claims:

^ 9/3,K/21 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2009 Thomson Reuters. All rts. reserv.

0015247288 - Drawing available

WPI ACC NO: 2005-597371/200561

Related WPI Acc No: 2005-604274

XRPX Acc No: N2005-490151

Underwriting account managing method for insurance policy, involves establishing participants, and assigning each participant to account, and

enabling underwriting decision at account level based on data structure

Patent Assignee: BIRDSELL J A (BIRD-I); CORLESS P J (CORL-I); MCGIFFIN G

E (MCGI-I); NANDAN D (NAND-I); RAUCH J R (RAUC-I); ACCENTURE GLOBAL

SERVICES GMBH (ACCT)

Inventor: BIRDSELL J A; CORLESS P J; MCGIFFIN G E; NANDAN D; RAUCH J R

Patent Family (3 patents, 106 countries)

Patent

Application

Number	Kind	Date	Number	Kind	Date	Update	
US 20050187799	A1	20050825	US 2004783841	A	20040220	200561	B
WO 2005081147	A2	20050901	WO 2005EP1819	A	20050218	200561	E
IN 200600890	P3	20070615	WO 2005EP1819	A	20050218	200765	E
			IN 2006MN890	A	20060725		

Priority Applications (no., kind, date): US 2004783841 A 20040220; US

2004783478 A 20040220

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
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US 20050187799	A1	EN	38	33		
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WO 2005081147	A2	EN				
---------------	----	----	--	--	--	--

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW

BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR

HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW

MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR

TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES

FI FR GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD

SE SI SK SL SZ TR TZ UG ZM ZW

IN 200600890 P3 EN PCT Application WO 2005EP1819

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...developed that enables customer or client-related information to be stored, viewed and manipulated in a manner that reflects the relationship among different customers. The account management system includes an account data structure that defines accounts and relates customers to accounts so that the accounts include a group of related customers. In addition, a method of managing an underwriting account for an insurance policy has been developed. In particular, a method comprises the steps of establishing a plurality of participants; assigning each participant of the plurality of participants to an account; establishing business rules at an account level; and providing an underwriting decision for an account based upon...

Claims:

**1**. A method of managing an underwriting account for an insurance policy, the method comprising the steps of: establishing a plurality of participants; assigning each participant of the plurality of participants to an account; and enabling an underwriting decision at an account level based upon data related to the plurality of participants.

#### IV. Text Search Results from Dialog

##### A. NPL Files, Abstract

~~ Non-Patent Literature: Non-Full Text

Dialog files: 2,35,65,99,139,256,474,475,583

File 2:INSPEC 1898-2009/Sep W2  
(c) 2009 The IET  
File 35:Dissertation Abs Online 1861-2009/Aug  
(c) 2009 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2009/Sep 18  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Aug  
(c) 2009 The HW Wilson Co.  
File 139:EconLit 1969-2009/Sep  
(c) 2009 American Economic Association  
File 256:TecTrends 1982-2009/Sep W2  
(c) 2009 Info.Sources Inc. All rights res.  
File 474:New York Times Abs 1969-2009/Sep 18  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Sep 18  
(c) 2009 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage

Set	Items	Description
S1	7779	(UNDERWRIT?(2N)(ACCOUNT OR ACCOUNTS)) OR (INSURANCE() (POLI- CY OR POLICIES))
S2	3904	ACCOUNT OR ACCOUNTS OR PRODUCT OR PRODUCTS OR SERVICE OR S- ERVICES
S3	1649	TIER OR TIERS OR TIERED OR LEVEL OR LEVELS OR CLASS?? OR C- LASSIFICATION? ? OR HIERARCH? OR MULTILEVEL OR STRATIF? OR CA- TEGORIZ??? OR CATEGORIS??? OR SEGMENT??? OR GROUP???
S4	3499	PLURAL??? OR MULTIPLE? ? OR MULTI OR FIRST OR ONE OR 1ST OR SECOND OR TWO OR 2ND OR PRIME OR PRIMARY OR SECONDARY OR DIF- FERENT OR OTHER OR ANOTHER OR SEPARATE OR SEVERAL OR NUMEROUS



S5            2036    PARTICIPANT OR PARTICIPANTS OR CUSTOMER OR CUSTOMERS  
 OR IN-  
                  DIVIDUAL OR INDIVIDUALS OR CLIENT OR CLIENTS OR INSURED  
 OR EN-  
                  TITY OR ENTITIES

S6	86	S2(4N)S3
S7	165	S4(4N)S5
S8	4	S1 AND S6 AND S7
S9	2	S8 NOT PY>2004

9/3,K/1            (Item 1 from file: 583)  
 DIALOG(R)File 583:Gale Group Globalbase(TM)  
 (c) 2002 Gale/Cengage. All rts. reserv.

09523275  
 PohjantUhti kasvaa Pohjolan rahalla  
      FINLAND: POHJANTDHTI GROWING  
 TalouselUmU (XFI)        11 May 2001    p.12  
 Language: FINNISH

Finnish       insurance       company       PohjantUhti       is       growing       steadily  
 in  
**different products, customer groups** and around the  
 country.       According       to       preliminary       information,       premium  
 income of  
 PohjantUhti increased by 14% to FIM 275mn (EUR 46mn...

... won corporate clients from Sampo and Sampo's  
 Teollisuusvakuutus.  
 PohjantUhti has been a strong sales channel for Ilmarinen's  
 pension  
**insurance policies** and Suomi's life insurance. MD Eero  
 YlU-SoininmUki forecasts the growth rate to be 15% in 2001. He  
 would...

9/3,K/2            (Item 2 from file: 583)  
 DIALOG(R)File 583:Gale Group Globalbase(TM)  
 (c) 2002 Gale/Cengage. All rts. reserv.

09459227  
 Merita aikoo tehdU voittoa vahinkovakuutuksilla  
      FINLAND: NON-LIFE PRODUCTS BY MERITA  
 Helsingin Sanomat (XFB)        09 Feb 2001    p.D1  
 Language: FINNISH

Merita of the Nordea Group will introduce non-life insurance **products**

by the group company Tryg-Baltica also in Finland. The products will be altered for the Finnish markets. <The products will be marketed...

... aims at gaining approx. 50,000-100,000 non-life insurance customers within the next five years. Sales of home insurance policies will begin in June 2001 and other products will follow later. The company will attract customers from other insurance companies by offering value added services, such as psychological help for victims of a break-in. Merita intends to...

## B. NPL Files, Full-text

~~ Non-Patent Literature: Full Text

Dialog files: 9,15,16,20,148,160,267,268,275,610,613,621,624,625,626,634,636,810,813

File 9:Business & Industry(R) Jul/1994-2009/Sep 17  
(c) 2009 Gale/Cengage  
File 15:ABI/Inform(R) 1971-2009/Sep 17  
(c) 2009 ProQuest Info&Learning  
File 16:Gale Group PROMT(R) 1990-2009/Aug 25  
(c) 2009 Gale/Cengage  
File 20:Dialog Global Reporter 1997-2009/Sep 18  
(c) 2009 Dialog  
File 148:Gale Group Trade & Industry DB 1976-2009/Sep 01  
(c) 2009 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog  
File 268:Banking Info Source 1981-2009/Sep W2  
(c) 2009 ProQuest Info&Learning  
File 275:Gale Group Computer DB(TM) 1983-2009/Aug 19  
(c) 2009 Gale/Cengage  
File 610:Business Wire 1999-2009/Sep 18  
(c) 2009 Business Wire.  
File 613:PR Newswire 1999-2009/Sep 18  
(c) 2009 PR Newswire Association Inc  
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Aug 11  
(c) 2009 Gale/Cengage  
File 624:McGraw-Hill Publications 1985-2009/Sep 18  
(c) 2009 McGraw-Hill Co. Inc

File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer  
File 634:San Jose Mercury Jun 1985-2009/Sep 17  
(c) 2009 San Jose Mercury News  
File 636:Gale Group Newsletter DB(TM) 1987-2009/Aug 25  
(c) 2009 Gale/Cengage  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	278440	(UNDERWRIT?(2N) (ACCOUNT OR ACCOUNTS)) OR (INSURANCE() (POLI- CY OR POLICIES))
S2	212176	ACCOUNT OR ACCOUNTS OR PRODUCT OR PRODUCTS OR SERVICE OR S- ERVICES
S3	165178	TIER OR TIERS OR TIERED OR LEVEL OR LEVELS OR CLASS?? OR C- LASSIFICATION? ? OR HIERARCH? OR MULTILEVEL OR STRATIF? OR CA- TEGORIZ??? OR CATEGORIS??? OR SEGMENT??? OR GROUP???
S4	252069	PLURAL??? OR MULTIPLE? ? OR MULTI OR FIRST OR ONE OR 1ST OR SECOND OR TWO OR 2ND OR PRIME OR PRIMARY OR SECONDARY OR DIF- FERENT OR OTHER OR ANOTHER OR SEPARATE OR SEVERAL OR NUMEROUS
S5	172685	PARTICIPANT OR PARTICIPANTS OR CUSTOMER OR CUSTOMERS OR IN- DIVIDUAL OR INDIVIDUALS OR CLIENT OR CLIENTS OR INSURED OR EN- TITY OR ENTITIES
S6	179694	RELATION? OR RELATE? ? OR RELATING OR INTERRELAT??? OR ASS- OCIAT??? OR BOUND OR CONNECT??? OR INTERCONNECT??? OR CORRESP- OND??? OR CORRELAT??? OR INDEXED OR TIED OR MATCH???
S7	29067	S2(4N) S3
S8	43398	S4(4N) S5
S9	48	S1(2S) (S6(20N) S7(20N) S8)
S10	30	S9 NOT PY>2004
S11	20	RD (unique items)

11/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2009 Gale/Cengage. All rts. reserv.

02302248 Supplier Number: 25898375 (USE FORMAT 7 OR 9 FOR  
FULLTEXT)  
Chase To Sell Commercial Insurance Online to Small-Business Owners  
(Chase Manhattan has joined with InsureZone to enable small-business  
owners  
to purchase commercial insurance via Chase.com)  
Bestwire, p N/A  
November 13, 2000  
DOCUMENT TYPE: Custom Wire (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 296

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...view their account information and request amendments, it said.

InsureZone has already begun providing service to Chase customers with  
commercial **insurance policies** and will begin providing service  
for new customers. Working with InsureZone is Chase's small business  
financial **services group** and its insurance **group**.  
InsureZone, based in Fort Worth, Texas, allows companies to offer  
their  
**customers multiple** insurance quotes and products from top-rated  
carriers and the ability to buy coverage online or offline.

(By Eric Thorsen, **associate** editor, BestWeek:  
Eric.Thorsen@ambest.com)

11/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2009 Gale/Cengage. All rts. reserv.

01314949 Supplier Number: 23954951 (USE FORMAT 7 OR 9 FOR  
FULLTEXT)  
EQUITABLE RESOURCES INC. OVERHAULS ITS 'GROWTH ENGINE'  
(Utility Equitable Resources Inc has reorganized its ERI Service  
energy  
marketing/management subsidiary and dismantled the one-year-old  
unit's  
central marketing department)

Pittsburgh Post-Gazette , p N/A  
July 04, 1997  
DOCUMENT TYPE: Regional Newspaper (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 585

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...a recognizable brand name and develop products that will attract business now that deregulation is chipping away at its traditional customer base.

One natural gas molecule, after all, is identical to every other, and an electron by any other name is still an electron.  
At the retail level, ERI Services has developed what it calls EnGenuity, "an innovative collection of energy-related products and services developed specifically for business owners." The product line includes weather protection, which is essentially insurance policies that pay off during sweltering summers or severe winters; and fixed-rate gas supply contracts.

ERI Services will double in...

11/3,K/3 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

05051983 711184401  
Event Brief of Q2 2004 NCO Group Earnings Conference Call - Final  
Anonymous  
Fair Disclosure Wire PP: n/a Aug 3, 2004  
JRNL CODE: FDCW  
WORD COUNT: 9632

...TEXT: expenses attributable to the ongoing re-engineering of Co.'s Shared Services platform. 2. Additionally, Co. realized proceeds from an insurance policy during 2004. 2. From a growth perspective, the legacy ARM US division continued to focus on business from new clients...for the previously disclosed matter involving FTC's allegation that Co. violated the Fair Credit Reporting Act. 2. The allegations relate primarily to a large group of

consumer **accounts** transitioned to NCOG from **one client**  
during 1999.           3. It is NCOG's position that it received incorrect  
information           from this client at the time of...

11/3,K/4           (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

02055765 58146583  
Protecting your corporate client's most valuable intangible asset: Its  
name  
Wine, Mark P; Lock, Cynthia A; Steiglitz, Val H; Lunseth, John B II  
Defense Counsel Journal v67n3 PP: 285-305 Jul 2000  
ISSN: 0895-0016 JRNL CODE: ISC  
WORD COUNT: 12404

...TEXT: constitute advertising. There must now be "a notice that is  
broadcast or published to the general public or specific market  
**segments** about your goods, **products** or services."

#### b. Advertising Activities

Finally, in order to fall within a CGL policy's definition of  
"advertising  
injury" the offense must be committed in the course of the **insured's**  
advertising activities. In **other** words, there must be a causal  
**connection** between the alleged injury-- the offense--and the insured's  
advertising activities."

The causal connection is greater than "but for...  
...Cal.Rptr.2d 538, 833 P.2d 545 (1992), the court held that, under  
the  
language of a similarly worded **insurance policy**, there is no  
coverage unless the insured shows "a causal connection between  
'advertising  
activities' and 'advertising injury.'" In other words...

11/3,K/5           (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00961543 96-10936  
Adding value  
Rayball, James  
Ohio CPA Journal v53n6 PP: 9-13 Dec 1994

ISSN: 0749-8284 JRNL CODE: OCP  
WORD COUNT: 3282

...TEXT: change. This stands in stark contrast to a broker or salesperson, whose goal is to sell as many stocks or insurance policies as possible.

#### Levels of Involvement

A financial plan for an individual will almost always involve investing, and this often represents...

...basic levels of involvement can be identified says Dodson, and these six encompass most common methods of CPAs offering PFP services.

Level one is to ignore PFP completely and do nothing. Level two is to refer clients with queries about financial planning to outside planners, strictly as a courtesy to your clients. There is no direct monetary benefit and no relationship with the planner. This is what most CPAs do now, says Dodson. Level three is referring PFP work to outside  
...

11/3,K/6 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00813068 94-62460  
Segmenting the market: A review of marketing trends in French retail banking  
Sturdy, Andrew; Morgan, Glenn  
International Journal of Bank Marketing v11n7 PP: 11-19 1993  
ISSN: 0265-2323 JRNL CODE: IJB  
WORD COUNT: 6004

...TEXT: a number of product features or types is also characteristic of the packaging or "bundling" of products such as comprehensive insurance policies and, more recently, multiservice banking packages like Societe Generale's Convention series, each with different combinations of debit and credit...

...of services sold to individual customers and to introduce charges. This fidelisation or locking-in of customers (Langlume, 1992) is associated with the "personalizing" of services and the increasing attention given to the costs and profitability of particular products , channels and customer groups. For example, in one company it was claimed that extending sales to existing clients was, especially with multiproduct packages, up to seven times cheaper...

11/3,K/7 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00644214 92-59154  
Zeroing In on Contractors  
Boone, Elisabeth  
American Agent & Broker v64n7 PP: 38-51 Jul 1992  
ISSN: 0002-7200 JRNL CODE: AGB  
WORD COUNT: 5898

...TEXT: and subcontractors may be present to perform their specialized functions. For these reasons, Brooks emphasizes, the agent must monitor or "underwrite" a contractor account on an ongoing basis to be sure appropriate insurance and risk management techniques are used.

Among the coverages a contractor...to self-insure their workers compensation exposure, Flatness says. For smaller contractors, he says, the answer may be to join other contractors in a self-insured pool or group.

At Tennessee Insurance Services, "Workers compensation is the No. 1 problem; I spend most of my time trying to help contractors with comp," Bunny Oakes says. In some states, trade groups like the Associated General Contractors have put together self-funded programs for workers compensation. Because they're exempt from the assigned-risk assessment...

11/3,K/8 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2009 ProQuest Info&Learning. All rts. reserv.



00143754 81-13609

Final Regs. on Medical Reimbursement Plans Generally Tougher than Proposed

Rules

James, John E.; Lowe, Robert J.

Journal of Taxation v54n6 PP: 348-351 Jun 1981

ISSN: 0022-4863 JRNL CODE: JTX

...ABSTRACT: MRP will be considered self-insured, and therefore subject to the discrimination rules, even if reimbursement is provided under an **insurance policy** or prepaid health care plan unless the policy or plan involves risk shifting. The final Regulations provide that benefits are...

...MRP satisfies the discrimination rules. All employees who are treated as employed by a single employer under Section 414(m), **related** to affiliated **service groups**, are treated as employed by a single employer.

11/3,K/9 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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08051184 Supplier Number: 66997003 (USE FORMAT 7 FOR FULLTEXT)  
IBM and ChannelPoint Team Up to Deliver e-Business Solutions for Insurance  
and Financial Services Industries.  
Business Wire, p2305  
Nov 16, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1333

... and services of the alliance will enable insurance brokers and agents, financial institutions, financial advisors and Web-based aggregators to **connect** electronically to process insurance transactions. This connectivity will extend to third-party supplemental information providers, enabling organizations to offer substantially higher **levels of service** as well as providing new, innovative ways of purchasing **insurance policies**.

The **first alliance customer** is Zurich Financial

Services, a Swiss-based global provider of financial protection and wealth accumulation solutions for more than 35...

11/3,K/10 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2009 Gale/Cengage. All rts. reserv.

07129761 Supplier Number: 60476544 (USE FORMAT 7 FOR FULLTEXT)  
Prudential Online Uses Internet for Access to Account Information.  
Business Wire, p1731  
March 21, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 538

... Home Page, [www.prudential.com](http://www.prudential.com), to get current values and other key information about their life insurance, home and auto **insurance policies**, and variable annuities. They can also track the performance and value of mutual funds held in individual retail accounts. This...

...a time but with Prudential Online Account Access, our clients can access information about a wide range of their Prudential **accounts**, across a diverse **group** of **product** offerings.

"Customers have clearly told us that they want to be able to see their complete **relationship** with their financial services firm, in a single place, that is both easy to access and highly secure. This is...

11/3,K/11 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04138422 Supplier Number: 46040889 (USE FORMAT 7 FOR FULLTEXT)  
Hoenig Group makes announcement.  
Business Wire, p01021161  
Jan 2, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 161

This option expired on Dec. 30, 1995. The company had received approximately \$5.9 million from an **insurance policy** on the life

of Hoenig during the fourth quarter of 1995.

Hoenig Group Inc., through its wholly-owned subsidiaries  
Hoenig...

...Co. Ltd. and Hoenig (Far East) Ltd., provides global securities  
brokerage, marketing and distribution of independent third-party  
research

and other related services to institutional clients

. Hoenig Group Inc.'s wholly-owned subsidiary, Axe-Houghton  
Associates Inc., provides professional investment management to  
public and corporate employee benefit plans, investment partnerships  
and  
other institutional assets.

CONTACT: Hoenig...

^ 11/3,K/12 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02104158 Supplier Number: 42726378 (USE FORMAT 7 FOR FULLTEXT)  
How To Establish A Corporate Service Culture  
National Underwriter Life & Health-Financial Services Edition, p30  
Feb 3, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1432

... developing a customer service strategy: market research of  
customers and their service expectations; adjust customer and  
insurance  
service expectations to match the company's resources; and clearly  
state and communicate corporate objectives and policies relating to  
an effective customer service strategy to all employees.

Comprehensive Market Research

Intensive market research should be conducted on the service  
expectations of customers. From this research, a profile of the level  
of service expectations should be prepared for various customer  
groups.

The insurer should next focus on major valuable customer groups,  
rank  
their financial attractiveness and opportunities for repeat business,  
and  
develop a service strategy based on their important expectations and  
characteristics in relation to the nature of the insurer's business.

Many insurance companies, brokers and agents have considerable

difficulty categorizing service expectations into groups, because they serve a wide range of customers. Also, primary insurance companies use agent or broker sales channels that do not provide

direct contact with customers.

Insurers with the worst...

...a service strategy. They fail to equal service expectations with price charged for the insurance, and so do not meet service levels of competitors. An accurate indicator of price not matching customer service expectations is the inability to write new insurance policies or to retain existing business in the same price range with equivalent benefits.

The first characteristics to look at within the different customer service groups are financial. How does size of sale and the possibility of repeat sales vary across the segments of customers? Are the total costs of providing service equivalent to or exceeding the expectations of different groups of customers? The answers to these questions provide the basis for a worksheet of the costs and benefits to be provided for...

11/3,K/13 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2009 Dialog. All rts. reserv.

37295536  
Event Brief of Q2 2004 NCO Group Earnings Conference Call - Part 1  
FAIR DISCLOSURE WIRE  
August 03, 2004  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 5503

...for the previously disclosed matter involving FTC's allegation that Co. violated the Fair Credit Reporting Act. 2. The allegations relate primarily to a large group of consumer accounts transitioned to NCOG from one client during 1999. 3. It is NCOG's position that it received incorrect information from this client at the time of...

11/3,K/14 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2009 Dialog. All rts. reserv.

34483583 (USE FORMAT 7 OR 9 FOR FULLTEXT)

SME Trade Credit - Not taking enough credit.

Despite the peace of mind and potential for enhanced debt control and

improved borrowing prospects it promises, surprisingly few small

businesses want to buy credit insurance. Jeremy Golden finds out why.

POST MAGAZINE, p16

February 18, 2004

JOURNAL CODE: WPST LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1894

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... they are more suited to whole-turnover or key-account cover," he says.

The John Reynolds Group markets 'specific-account' insurance - policies that provide cover against the failure of a single customer. Cover can be arranged on an annual basis or for...

11/3,K/15 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2009 Dialog. All rts. reserv.

28248623

IBM signs up Canada Life for pay-by-the-policy software application

services

CANADA NEWSWIRE

March 24, 2003

JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 552

...the IBM Insurance Solutions Centre, insurance companies can realize

estimated cost savings of 15 to 30 percent, improve their customer

service levels and enhance application capabilities, faster and

at a lower cost. Insurance companies can also benefit from services

that consolidate and unify group, life and health administrative services, as well as core activities such as underwriting, policy

administration, claims adjudication, and customer relationship management. "As the first insurance company to introduce and purchase applications based on business outcomes at IBM's new services centre, Canada Life is...

11/3,K/16 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2009 Dialog. All rts. reserv.

25481917  
Fed: Phone companies' service centres let callers down - survey  
AAP NEWS  
October 14, 2002  
JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 253

...of premium. The magazine prepared state-by-state score tables of 20 insurance companies. The tables give ratings of comprehensive insurance policies and premiums for nine different scenarios as well as subscribers' scores for satisfaction with services.  
AAP  
pw/arb/sdh/br

11/3,K/17 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2009 Gale/Cengage. All rts. reserv.

12570531 SUPPLIER NUMBER: 65135221 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Performance, Or Your Money Back -- NEW SERVICE MODELS DON'T REQUIRE UP-FRONT FEES, OFFER REFUNDS IN CASE OF FAILURES.(Company Business and Marketing)  
Greenemeier, Larry  
InformationWeek, 90  
Sept 4, 2000  
ISSN: 8750-6874 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 470 LINE COUNT: 00042

... back guarantee. "A tremendous amount of time is spent by service providers and customers developing service-level agreements," he says.

Another emerging customer assurance model being offered by management service providers is the service-level objective. While a service-level agreement sets service expectation levels—such as 99.9% uptime for a server—a service-level objective guarantees a time frame for responding to and solving problems related to the systems an MSP manages. Customers don't pay an up-front fee, and providers aren't obligated to...

11/3,K/18 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2009 Gale/Cengage. All rts. reserv.

07615229 SUPPLIER NUMBER: 16349239 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Adding value: CPAs and personal financial planning. (includes related article) (Cover Story)  
Rayball, James  
Ohio CPA Journal, v53, n6, p9(5)  
Dec, 1994  
DOCUMENT TYPE: Cover Story ISSN: 0749-8284 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 3493 LINE COUNT: 00268

... basic levels of involvement can be identified says Dodson, and these six encompass most common methods of CPAs offering PFP services

Level one is to ignore PFP completely and do nothing. Level two is to refer clients with queries about financial planning to outside planners, strictly as a courtesy to your clients. There is no direct monetary benefit and no relationship with the planner. This is what most CPAs do now, says Dodson. Level three is referring PFP work to outside...

11/3,K/19 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2009 Gale/Cengage. All rts. reserv.

05776722 SUPPLIER NUMBER: 11818200 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
How to establish a corporate service culture.  
Healy, William J.  
National Underwriter Life & Health-Financial Services Edition, n5, p30(2)

Feb 3, 1992

ISSN: 0893-8202

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1535

LINE COUNT: 00129

... a service strategy. They fail to equal service expectations with price charged for the insurance, and so do not meet **service levels** of competitors. An accurate indicator of price not **matching** customer service expectations is the inability to write new **insurance policies** or to retain existing business in the same price range with equivalent benefits.

The first characteristics to look at within the **different customer service groups** are financial. How does size of sale and the possibility of repeat sales vary across the segments of customers? Are the total costs of providing service equivalent to or exceeding the expectations of **different** groups of **customers**? The answers to these questions provide the basis for a worksheet of the costs and benefits to be provided for...

11/3,K/20 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2009 Gale/Cengage. All rts. reserv.

02664142 SUPPLIER NUMBER: 94985114 (USE FORMAT 7 OR 9 FOR FULL TEXT)

strategy clinic consult the experts.(Column)

Computer Weekly, 50

Dec 5, 2002

DOCUMENT TYPE: Column

ISSN: 0010-4787

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 1079

LINE COUNT: 00090

... alliance with other users of the software to improve your bargaining power.

You need a robust contract that defines the **relationship** between your organisation and the supplier. The contract should be backed

up by a solid **service level** agreement that details exactly what the supplier has to deliver.

Depending on the value of the contract, you may wish the supplier to provide a performance bond or some other form of guarantee. This is, in effect, an **insurance policy** which can be invoked if the supplier fails to perform or becomes insolvent.



You should

## **V. Additional Resources Searched**

No results were found in the Internet & Personal Computing Abstracts through EBSCO.  
No results were found in the Financial Times through Proquest.